

CHRISTIAN STEWARDSHIP AND THE GENEROUS SPIRIT

by

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ABSTRACT

Variables in Christian Church (Disciples of Christ) donors were studied to determine the type of church member who gives generously to charitable causes, and to compare these variables with small, moderate and large donors and cite the differences. Subjects were selected from 207 congregations, making up three regions: Pacific Southwest, Northern California and Arizona, and they were mailed a survey instrument. Congregations were separated according to size, location and region, and thirty-eight congregations were selected. Twenty-five congregations participated.

From these congregations, a total of 598 subjects were involved. A seventy-nine percent return rate was experienced. Ages ran from twenty-one to over seventy. Differences in attitudes and behavior between small, medium and large donors were depicted.

The study produced a profile of a generous donor. This profile consisted of vital statistics, religious beliefs and practices, giving standards and attitudes, devotional life, political and social attitudes. The factor of modelling was also a component of the research. From seven hypotheses, five were supported by the research. The results provided information on the processes of giving. Heretofore little or no information has existed on giving from the standpoint of the donor. This research is an attempt to correct this one-sidedness and deal

with biases and preconceptions regarding donors. Donors need not be treated all alike.

Two historical settings were explored, the medieval era and the early 1900's, and each was compared with the present research in terms of methods for money-raising.

This research will enable local and general manifestations of the church to segment their promotional and stewardship materials. Findings offered a profile of the generous donor and partially supported the thesis that modelling is a powerful agent in the formation of a generous donor. The research calls for the minister to take seriously the individual member's role as donor and to be involved in the fund raising process.

Chapter 1

INTRODUCTION

This project deals with the problem of variance in Christian stewardship, particularly money giving to the church and other charities, and attempts to answer why some Christian Church members are generous or liberal in their giving and others are not. Furthermore, the project endeavors to identify factors which lead to generosity and characteristics of a generous giver.

Ministers attest to the importance of Christian stewardship and promote its official tenets from the pulpit and in other congregational forums. My observation and experience indicates that ministers view Christian stewardship as basic to the congregations' health but have difficulty in dealing with the subject directly. They steer clear of the specifics and content themselves usually with a general approach to the subject. For instance, ministers normally leave the nitty-gritty of raising the needed budget to the laity. They worry about the yearly underwriting of the budget but keep at arm's length from the crucial process. Ministers are not disinterested, far from it, for usually annual salary adjustments are directly related to the success of the fund raising program.

Ministers are uncomfortable around money, and they believe that they might devalue a parishioner if they knew directly what he or she gave to support the local church, and

conversely they fear currying the favor of large benefactors. In almost every other area of ministry, the clergy feels he or she can truly be a minister to his or her parishioners. Any startling confession by a member can be handled with confidence. In no way would this confidence prejudice the clergy's ability to minister to that person. Therefore, this hesitancy on the part of the minister to be directly involved in helping a parishioner grow spiritually through stewardship must be due to some other reason.

Because of the lack of earnest stewardship efforts, partly due to the minister's lack of forthright leadership, the mission of the Church is hampered with lagging receipts. In 1984, the Christian Church (Disciples of Christ) had only an increase of 1.71%¹ in funds given beyond the local church over the previous year. When this is coupled with rapid inflation in Third World countries, missionary efforts are severely limited. For the past decade, the Disciples of Christ denomination has not even kept pace with the United States of America inflation rate. Diminishing dollars on the local level further reduces the outreach program of the church in the United States. This is the dark side of stewardship, which needs to be addressed. Each year a larger percentage of charitable dollars are staying in the local congregation. Causes beyond the local congregation receive fewer and fewer dollars, even though these causes are lifted up

¹Letter from Church Finance Council of the Christian Church (Disciples of Christ) to participating agencies from Art Detamore, 1983.

in prayer by the person presiding over the offering.

The time has come for the professional leadership of the Church to take a more active role in fund raising. First, it is necessary for the professional leadership to take an active role in fund raising to underwrite a needed ministry, but secondly, and more importantly, to enhance the spiritual quality of the church's membership.

Perhaps the hesitancy of the pastor to engage in fund raising is due to the issue of self-dealing. That is since the minister will personally profit from the fund raising enterprise, his or her direct involvement may prove an embarrassment. To counteract this feeling of embarrassment, the pastor must be more fully involved in the fund raising activity. The pastor, or congregational professional leader, should approach fund raising and good stewardship education from the parishioners' or potential donors' point of view or needs. That is, the professional minister should endeavor to understand the giver or potential giver's needs and not be tied to his/her or the church's needs.

What are the dynamics of giving? Why do people give or not give? What are the qualitative and quantitative differences between small donors, moderate donors and large donors? Rather than tenets full of "oughts" and "shoulds" regarding good stewardship, perhaps it would be wiser to learn what motivates donors. By donor self-reporting, the professional minister could learn valuable information on donors' rationale for giving.

The purpose of this project is to provide the

professional leader a profile of a generous giver. The project will delineate the differences between the three categories of givers: small, moderate and large. The purpose of this project is to inform the professional leader about his or her own membership, so that he or she can responsibly fashion a stewardship program that takes the church's membership needs and motivations into consideration. This is important for the sake of raising money for the Church, but also for giving persons maximum opportunity to give and to grow in their sense of stewardship. Knowledge of why some persons give and others do not will help in the design of appropriate stewardship programs.

Rather than a heavy emphasis on stewardship by broadside blasts, perhaps stewardship programs should target certain distinct audiences in a given congregation.

This research will provide information on congregational givers. If a professional leader knows the giving practices of his or her membership and what motivates this membership, he or she will be able to plan a program of stewardship that will both build and enhance the giving units and, thus, the institution.

The Hypotheses

The following are some suspicions about what motivates a generous giver. Apart from endeavoring to put together a profile of a generous giver or discover the characteristics of a generous giver, the major thesis of this project is that a professional minister will experience growth among members both in

spirituality and in dollars when he or she takes a more direct role in the money raising process and interacts with members of the congregation as giving units. This direct role does not mean soliciting the membership for dollars but being a leader. A leader is one who is involved in the process. This entails, in part, planning and implementing a program of money raising for the congregation. Leadership also means taking a strategic role in motivating those who solicit and those to be solicited.

Another thesis is that generous donors have been influenced by models of generosity. Thus, the professional minister's responsibility is to foster good stewardship in his or her membership--not at arm's length but with knowledge of the level of giving performed by the individual member. One must address the problem of poor stewardship by placing before the small and moderate donors positive models, who in turn reinforce the value of giving generously.

Giving has to be personified. Anonymous giving has its place, but for the most part, giving will be done on a generous basis with the knowledge of the giver and the recipient. The professional minister represents the recipient in this transaction, that is the Church. Therefore, the minister must be knowledgeable of the individual gifts of each member or giving unit. This is a priestly function which when accepted can be of great benefit to the individual donor and the institution.

The instrument itself will test a number of hypotheses. They are as follows:

1. Generous givers² are more likely to be literal in their theology and interpretation of the Bible.
2. Generous givers are more likely to be older, over fifty years of age, than moderate or small donors.
3. Generous givers are more likely to have been influenced by generous role models.
4. Large or generous donors support charities other than the local congregation and to a higher degree than moderate or small donors.
5. Generous donors will be found to be more active and involved in church and community organizations than moderate or small donors.
6. Generous donors will be found to be more regular and traditional in their religious practices.
7. Generous givers will be more motivated by external effects (i.e., to show others that he or she is a good person) than internal (i.e., fear, guilt, etc.).
8. Professional ministers will experience growth among members in spirituality and in dollars when he or she takes a more direct role in the money raising process.

Definition of Major Terms

A number of terms will be used throughout this project,

²Generous giving is defined as contribution which exceeds ten percent of donor's adjusted income in a calendar year.

and they are as follows:

STEWARDSHIP: A conscious commitment to utilize what one has accumulated for the good of others. A belief that what one has accumulated is a gift rather than a possession. Since what we have accumulated is a gift, we have a sacred responsibility as good stewards to utilize this gift not wholly or solely for ourselves. Thus, we are accountable as stewards for the gift of income and accumulated wealth. A good steward is one who puts his or her gifts to a productive and holy end.

DONOR: A person who out of his or her free-will gives something of himself or herself (money, time or talent) to a charitable cause or institution whereby that person may or may not receive a direct benefit aside from the satisfaction of being part of something that makes a difference within society.

FUND RAISING: A planned program whereby persons are informed about a cause or institution, then become involved in that cause or institution in some meaningful way with the result that they make an investment of themselves and/or their financial resources to further that cause or upbuild that institution.

DEVELOPMENT: A fund raising philosophy that believes that prospects must be treated as persons. Therefore, to raise money one begins with the person and discovers through appropriate research something of his/her personal history and interests. Development is the building of a relationship between the prospective financial donor and the cause and/or institution deserving support.

GENEROSITY: A spirit of sharing with persons and things

from one's prosperity. Such sharing is measurable. A person is deemed generous for the purposes of this research when he or she exceeds a ten percent level of giving calculated on his/her net income. A person is also deemed generous when he or she gives more than fifteen percent of his or her accumulated resources (capital) to a charity or charities by will or trust. A qualitative generosity exists but is highly subjective; therefore, the scope of this research will deal only with the quantitative side of generosity.

ALTRUISM: A spirit of giving which is not necessarily based on a religious code. A so called spirit of caring where no aspect of self-interest exists. However, this researcher's bias is that altruistic behavior does not come entirely from selflessness. Few, if any, altruistic acts are performed without some benefit accruing to the actor. It is precisely this motivator which must be discovered.

PHILANTHROPY: A human love for humankind. It is the expression of humankind's concern with the well-being of their kind and a desire to look after their own, particularly those who have undergone hardship.

Work Previously Done in the Field

Much of the material on charitable behavior is limited to

experiments with children. For instance, Rosenhan and White³ demonstrated the power of model observation and rehearsal in producing donative behavior in children. Other work with children involved modeling coupled with explicit directions in giving. This research was conducted by Israel and Raskin.⁴ Again, modeling coupled with direction proved to be powerful determinants in eliciting donative behavior. Weisbrod tested the determinants of warmth and instruction in producing prosocial behavior in children. She found that low-warmth and instruction produced greater donative behavior than high-warmth.⁵

Most studies in this field are limited to children in a particular age group and situation. However, some studies do compare more than one developmental level. Lipscomb, Larrieu, McAllister and Bregman conducted such a study with two developmental levels on modeling and donative behavior. These studies on the most part are situational and not longitudinal; therefore, it is difficult to predict the results of said treatments over an extended period of years.⁶

Adult studies on charitable behavior focus to a great

³D. Rosenhan and G. M. White, "Observation and Rehearsal as Determinants of Prosocial Behavior," Journal of Personality and Social Psychology 5 (1967) 424-431.

⁴A. C. Israel and P. A. Raskin, "Directiveness of Instruction and Modeling: Effects on Production and Persistence of Children's Donations." Journal of Genetic Psychology 135 (1979) 269-277.

⁵C. S. Weisbrod, "The Impact of Warmth and Instruction on Donations," Child Development 51 (1980) 279-281.

⁶T. J. Lipscomb, others, "Modeling and Children's Generosity: A Developmental Perspective," Merrill-Palmer Quarterly 28:2 (1982) 275-282.

degree on the benefit of different procedures and techniques in eliciting charitable donations and not on the personality and attitude determinants of the donors. Bull and Gibson-Robinson illustrate this by their study of the effect of eye gaze and different dress of the solicitor on donation levels.⁷ Reingen further illustrates this fact by the use of donor lists or no lists and the number of donors on a list to the amount of noted donation.⁸ In solicitation experiments, Reingen showed that the number of names on a donor list had a bearing on the number and size of gifts. A list of donors with different dollar levels of gifts when shown to prospective donors elicited a higher number of gifts than from a group not shown a list. The gift amounts on the list also had a bearing on the size of the gifts solicited. If the list had lower dollar gift amounts, the gifts solicited had a similar value; however, if the list had a higher dollar value, larger dollar gifts were solicited. These studies are fruitful in giving data on the efficacy of certain devices and methods in eliciting donations, but they do not provide a great deal of information about the donor.

Closest to the design of this research on generosity is the work described by Zuckerman and Reis who compared three models (Fishbein, Schwartz and Snyder) for predicting altruistic

⁷R. Bull and E. Gibson-Robinson, "The Influence of Eye-gaze, Style of Dress, and Locality on the Amounts of Money Donated to a Charity," Human Relations 34:10 (1981) 895-905.

⁸P. H. Reingen, "Test of a List Procedure for Inducing Compliance with a Request to Donate Money," Journal of Applied Psychology 67:1 (1982) 110-118.

behavior. They used a questionnaire survey method for measuring four attitudinal and two personality components. Ascription of responsibility and self-monitoring were also assessed using scales developed by Schwartz and Snyder, respectively.

According to Fishbein, behavior is best described as a function of behavioral intentions, which in turn are a function of attitudes toward the behavior and subjective norms. In Schwartz's model, it specifies that moral norms will be relevant to altruistic behavior to the extent that the person is high in ascription or responsibility. It is Snyder's hypothesis that self-monitoring mediates the effects of attitudes in predicting behavior.

The experiment was conducted on a university campus with students, and the altruistic behavior requested and monitored was blood donations. Zuckerman and Reis found that the most effective model for predicting charitable or altruistic behavior was the Fishbein model. This model showed significant results indicating that intentions and attitudes were functions of behavior.⁹

As helpful as this model might be in predicting prosocial behavior, the experiment was limited to a specific blood donation and cannot be safely applied to a long-term and charitable financial commitment.

Studies have taken place over the years under the

⁹M. Zuckerman and H. T. Reis, "Comparison of Three Models for Predicting Altruistic Behavior," Journal of Personality and Psychology 36:5 (1978) 498-510.

auspices of the National Council of Churches on trends in denominational giving. These statistical studies note which denominations gave more or less in financial support. They provide helpful information on per capita giving, but these studies never give information on individual church members and their donative behavior. Likewise, denominations have done similar statistical and numerical studies on local, regional and national giving. The Christian Church (Disciples of Christ) publishes annually The Yearbook which gives such information on a region by region basis and congregation by congregation basis. Again, this publication gives gross dollar amounts in different categories providing per capita giving numbers, but it does not give a clue about why one church member gives little and another gives generously.

In summary, psychological experiments on prosocial behavior or altruism have focused most heavily on children. Studies with charitable or donative behavior of adults have been limited to isolated incidents, such as a blood drive. Other psychological experiments have concentrated on techniques and have been limited to one-time solicitations for the most part. The present research is intended to gather information on three different types of donors who have membership in congregations of the Christian Church (Disciples of Christ). The research will concentrate on financial commitment, but financial commitment sustained over an extended period of time. The research proposes to determine whether there is a distinctive profile of a generous giver and what are the motivators, present and past, that produce

generosity.

The study will use a survey instrument to determine variables leading to generosity. It will gather information on attitudes and motivations related to giving patterns. Variables leading to generosity will be invaluable to the professional minister as he or she plans the stewardship program of the congregation, not on a shot-gun basis but with consideration of individual members. Research on altruism in children has made a powerful case for modeling as a determinant in producing prosocial behavior. It is believed that generous donors in a congregational system have been influenced by strong role models. A hypothesis could be that professional leaders, by introducing modelling as an educational tool through the Sunday school and adult learning experiences, could produce generosity and, thus, good stewardship in their membership.

Procedure for Integration

This project will lift-up how the church historically has financed its overhead and mission. Specifically, the project will look at church finance in the medieval period and how the Christian Church (Disciples of Christ) has funded and supported its mission on the Pacific Slope. The project will lift up some of the early benefactors of the Christian Church (Disciples of Christ) on the Pacific Slope and evaluate their contribution to the establishment of the West Coast Church. The purpose of this historical study is to compare two periods of time, the medieval

era and the early 1900's when the rich Disciples of Christ philanthropists on the West Coast started churches and established Church related institutions, with the present. Though this present study is limited to one specific denomination in a set geographical area, these findings may prove beneficial to understanding financial giving and Christian stewardship from the standpoint of the donor.

This project centers on the unknown and unsung supporters of the church and its mission. Christendom has given notoriety to the rich but little to the steadfast member who sacrificially supports, with a generous spirit, his or her church. This study, though the instrument is limited, gives some substance to those nameless but faithful supporters who financially support the local congregation and the outreach ministries that emanate from that financial center.

Jesus called attention to the widow's mite, but her identity remains a mystery. However, we know by name Joseph of Arimathea, a rich man, who was so moved by Jesus' teachings that he provided a tomb for Jesus' body. The early Church was indebted to men like Cornelius, a patron of Peter. Paul, the apostle, also had his rich benefactors who financially underwrote his missionary journeys. We know the names of rich Californians and other prosperous pioneers on the Pacific Slope who established churches and other church related institutions, such as colleges. But, the steward who has dedicated faithfully a portion of his or her income is as unknown as the Widow who gave all she had to the offering in the Temple.

The project will look into this phenomenon and attempt to give some understanding to the church's preoccupation with the rich and the powerful.

A survey instrument will be used to lift the widow, a symbol of the unknown and faithful contributor to the Church and its mission, from obscurity and give needed information on why men and women sacrifice a significant portion of their resources to the Kingdom. Few will model the rich man or woman who shares a portion of his/her great wealth with charitable enterprises, but some may be inspired by the models of faithful men and women who share significantly of what they do possess for the good of others.

Chapter 2

HISTORICAL OVERVIEW OF CHURCH FINANCE

Church finance will be dealt with in two distinct periods of church history and location. The first will deal with Medieval Europe and the feudal system for supporting the institutional church, and the second will deal with Disciples of Christ philanthropists on the Western Slope in the late nineteenth century and early twentieth century. Both of these times are instructive on how the church went about financing its mission. Each time frame, though separated by a number of centuries, promotes a certain innovativeness or entrepreneurial spirit. This entrepreneurial spirit is one of grasping an opportunity and making that opportunity work to the benefit of self. In the traditional definition of the entrepreneur, risk taking is a factor coupled with the individuals personal goal for profit. What here is valued is the entrepreneurial spirit of moving ahead, risk taking and seizing the opportunity.

Critics have abounded in each epoch of time. Protestants tend to judge the medieval period critically, especially the way the ecclesiastical enterprise was funded. If the systems of giving benefices and the remarkable marketing device of indulgences were transported into this century, the media would have treated the whole thing as a novelty and the church may have grown numerically and economically. Yet today, while the

entrepreneur is treated as a near saint in the world of business, he or she rarely exists in the mainline tradition.

The Church has always needed money to function and fund its expansion. Part of that fund raising aspect has involved innovation and the entrepreneurial spirit of risk taking. Systems have proven helpful in raising money and at other times enterprising individuals have broken new ground in finding money for the Church. Two distinct periods of Church history have been chosen to examine and to compare with the present in terms of methods for money-raising. In the Medieval period of the Church's life, personal salvation was linked to funding practices. The salvation process for self and others involved money. Fund raising in the early twentieth century for the Christian Church (Disciples of Christ), particularly in the Pacific Slope, was linked to wealthy individuals who became benefactors to the Church. These recognizable philanthropists were busy establishing congregations and expanding the Church's mission enterprises.

In both periods of history the fund raising activities were criticized. The excesses of the Medieval Church in raising money by allowing parishioners to buy their salvation was widely condemned, first by the Protestant Reformers and subsequently by the Roman Catholic Reformers. The problem of the wealthy philanthropist was that, even though their gifts were gratefully received, the system brought about classism. Rank and file members became dependent upon a few rich benefactors and an overall system involving all classes of giving was neglected.

The other problem is that the Church does not, at every period of its history, have rich individuals to pay the bills or willing to work for a common good or goal.

An attempt is made to compare these two distinct periods of Church history with present day donors who support the life and mission of the Church, to the end that the whole Body of Christ will be more responsible in their fund raising.

MEDIEVAL CHURCH ECONOMICS

Economically, the feudal system was giving way to capitalism in the late thirteenth century and early fourteenth century. The lord and his vassals, which were the mainstay of both the Holy Roman Empire and the church, were making room for the merchant and business class. A system of trade and barter, where a vassal pledged fealty to a master, and serfs performed their expected roles, was being replaced by currency as a medium of exchange.

While the empire was dying and the church was as much of a political force as a religious movement, nationalism was being born. The old system was breaking up, and nationalism based on trade and banking would take its place.

During this period, the church built its power base and supported its expansionism with benefices, indulgences and simony. Simply, benefices was the practice of selling religious offices; indulgences was the practice of buying salvation or less time in purgatory; and simony was another form of buying and

selling ecclesiastical offices. Dante, the great poet, was a severe critic of these systems. They were for him evidence of the cupidity, venality and avarice of humankind.

Economics and the Feudal System

A generally accepted opinion is that feudalism originated with the Germanic people.¹ According to Volz, feudalism is a term that described the European structure of society from 900 to 1200 A.D. However, feudalism was not a coherent system, and medieval persons did not produce any feudal theory; in fact, the word was not used until the nineteenth century.²

What feudalism involved was personal and economic bonds. The personal bonds came from the Roman practice of an aristocrat cultivating an entourage who served him while he took care of their needs. In the Germanic tradition, a leader was accompanied by a group of warriors. For both the Germans and the Romans, the bond between leader and his followers was confirmed by a personal oath of loyalty.

Later, these practices were blended so that the bond between a wealthy and powerful lord and his retinue became known as vassalage, which was confirmed by an act of homage.³

¹Carl Stephenson, "Origin and Significance of Feudalism," in Bryce Lyon, ed., Mediaeval Institutions, (New York: Cornell Press, 1954) 208.

²Carl A. Volz, The Church of the Middle Ages (St. Louis: Concordia Press, 1970) 39.

³Ibid.

One may first take it as designating a type of society based on a very special arrangement of human relationship: bonds of dependence linking one man to another and thus establishing a hierarchy among individuals. One man, the vassal, commends himself to another man, whom he chooses as his master and who accepts this deliberate "commendation." The vassal owes his master fealty, counsel, military and material assistance. The master--the lord--owes his vassal fealty, protection and the means of subsistence. This last can be provided in various ways, usually by conceding to the vassal a piece of land known as a "benefice" or "fief."⁴

Fiefs allowed for the redistribution of conquered land through loyal service to a lord. In the beginning, the vassal or the vassal's subordinates only had a tentative hold on the land. They possessed a trust for loyal military service which the vassal could hold for a stipulated period of time, then it would be returned to the lord.⁵ It was a trust that could be revoked at will. Later, this practice was followed by holding land by tenure, the enjoyment of the fief for a period of time, then the land was held for life. Still later, the land was a possession that could be passed to a vassal's heirs.

To the vassal, the fief was a form of payment for loyal service. These grants allowed for the economic control of the peasant population and provided that the vassal be a judge over all on his fief. The ceremony through which a man was given use of a fief was known as investiture.⁶

Another word for a fief was a benefice. By Dante's time, the acquiring of a benefice had an ecclesiastical meaning, and

⁴Guy Fourquin, Lordship and Feudalism in the Middle Ages (New York: Pica Press, 1976) 11.

⁵William Carroll Bark, Origins of the Medieval World (New York: Doubleday, 1960) 90.

⁶Volz, 40.

was very much an extension of the feudal system.

In time, the major offices in the church were regarded as benefices. The church, too, was dependent upon a loyal and dedicated vassalage, which in turn was rewarded with appropriate and profitable benefices.

Churches and the clergy, by holding lands under various forms of tenure, became a part of the feudal system. There was no alternative, for holding land was the sole means of support under this economy, but each "holding" carried with it the obligation of rent or service to the lord. Thus the church became entangled, both as lord and vassal, in the feudal complex.⁷

This system of property and wealth created more property and wealth; thus, the avarice developed of which Dante so eloquently spoke.

The benefice or fief was important when land and agriculture was the basic economic component. It was intended to stimulate the cultivation of land which was rough and forested.⁸ The same principle was applied to ecclesiastical land, and in the eleventh century, great stress was placed on the preservation of ecclesiastical property. The inalienability of church property was fostered to encourage celibacy and to eliminate certain abuses such as simony which could result from land being held so tentatively. This was accomplished by making special provisions for celibate clergy, coupled with recovering lost property which had gone to lay relatives and secular powers. Other positive results from the church's stand was that the status of women was

⁷Stephenson, 217.

⁸F. L. Ganshof, Feudalism (New York: Harper & Bros., 1961)

raised, because they too became land owners.⁹ This was accomplished because women were allowed to inherit and thus hold property. Also, slavery ceased in Europe. This was a result of the Church buying land and property that in turn created a surplus of labor.¹⁰

At this time the tithe, a tax for the church, came into practice, and ever so quickly a new understanding of the benefice within the church became corrupted. That is, preferences for the church were established, such as exemption from military service and taxation. But the most important preference was the right to receive gifts and legacies of wealth and property from persons who died intestate and without heirs.¹¹ Because of this action, the church became a dominant economic power.

According to John Gilchrist, the papacy exploited all possible sources of revenue. Popes monopolized such basic commodities as salt to pay its military; it granted the right to pillage a town which defaulted on an economic arrangement. Pillage was a powerful tool to force certain economic arrangements, but more often the most common tactic was the threat of excommunication.¹²

Volz tells that by the high Middle Ages, the papacy was

⁹John Gilchrist, "The Church and the Medieval Economy," The Medieval Church--Success or Failure? in Bernard S. Bachrach, ed., (New York: Rienhart & Winston, 1972) 80.

¹⁰Ibid., 81.

¹¹Martin A. Larson and Stanley Lowell, Praise the Lord for Tax Exemptions--How the Churches Grow Rich--While Cities and You Grow Poor (New York: Luce, 1969) 20.

¹²Gilchrist, 82.

the feudal lord of one-third of Italy.

High church officials paid fees for the confirmation of their appointments, and archbishops paid to receive the pallium, a circular band of white wool worn on the shoulder, which was their insignia of office. In the late Middle Ages newly consecrated bishops were required to pay the annate, a sum equivalent to one year's revenue from their diocese. Finally, there were fees to be paid for papal documents, charters, and the use of papal courts. In many cases the papal fees represented parallel customs in the feudal system.¹³

Avarice was in full swing. There were priests whose only interest was property and wealth. The sacred functions of their office had no meaning to them whatsoever. Property was the source of a person's livelihood, thus the benefice was all important. The religious functions or priestly duties were left, often, to ignorant or unqualified subordinates. The cathedral church of Arezzo in Tuscany is not an unusual example of what took place with parish priests, canons, abbots and bishops. In this situation there was a group of custodians who had power over the revenue of the church. The canons who had the religious responsibilities were impoverished because of the situation. The custodians would appear at certain appointed times and divide the revenue of the church between them. Sometime in the past, this church had been given to a family as a benefice. Then these members sold and resold portions of the benefice to others. There were a number of custodians who had certain shares in the proceeds from the church property. The custodians were lay persons, but firmly entrenched, passing on their portion of the church's revenue to their heirs. At one time, these custodians dominated the church. Then the custodians sold their rights,

¹³Volz, 50.

mostly to the canons of the church, and they became canons themselves.¹⁴

Calling attention to the dangers of benefices, Sarpi maintained, as did Dante centuries before, that the acquisition of temporal goods and temporal power had corrupted the church and the church's only hope was to be stripped of both its wealth and power.¹⁵

Dante believed the power of avarice was too strong in the church; like the state or a wealthy person, the church would seek more, then more, and never be satisfied.

Indulgences

Dante did not directly attack the practice of indulgences. Being medieval, Dante no doubt accepted the practice but abhorred its abuses. Avarice and a corrupt church occupied Dante's writings. Indulgences had been used to increase the treasury of the church, and this avarice resulted in a corrupt church.

On the other hand, there is a high degree of likelihood that Dante made a pilgrimage to Rome in 1300 for the Jubilee and

¹⁴R. W. Southern, The Making of the Middle Ages (New Haven: Yale University Press, 1953) 128-130.

¹⁵Sarpi's History of Benefices and the Council of Trent [Selections] (New York: Washington Square Press, Inc., 1967) xiii.

enjoyed an indulgence.¹⁶ Also, Dante was extremely proud of his ancestor, Cacciaguida, who was a crusader. The crusade is where the whole idea of indulgences had their beginnings.

Nevertheless, it is likely that Dante viewed the whole system of indulgences as a giant scheme of the church which short circuited the process of redemption.

For the church, there were four sources of income: the tithe, a tax that was imposed for the benefit of the church, perquisites, donations and benefices. It was not always easy to collect the tithe. Perquisites were gifts for special pastoral services. At first, they were voluntary. Volunteerism did not have the desired effect, so they became fixed charges. Donations usually were payments for doing masses for the dead.

Although the Medieval Church was wealthy, its sources of income had to be split in many ways. So there was always the need for more ways to raise income. Thus indulgences became powerfully attractive. First the indulgence was the prerogative of the Pope, then it fell to bishops and before it all collapsed, because of the terrific inflation of indulgences, a lively franchising took place where friars were dispensing indulgences for cash payment. Indulgences provided a ready means to raise money, but the theological consequences of indulgences gave a significant impetus to the Reformation.

R. W. Southern indicates that the granting of indulgences

¹⁶Dante, Monarchy and Three Political Letters with an introduction by Donald Nicholl (New York: The Noonday Press, 1954) xvi.

in a grand manner went back to the crusades, where Pope Urban II proclaimed that going on crusade would suffice for all other penances. In other words, a crusader who died on the field of battle and who was repentant would enter immediately into heaven.¹⁷

In the beginning, only Popes granted indulgences and usually only as a reward for taking part in a crusade. Maureen Purcell wrote about plenary indulgences, an indulgence remitting in full the temporal punishment incurred by the sinner:

So characteristic had this become that no plenary indulgence was granted apart from crusade. This does not imply that plenary indulgences were specifically crusading in origin; in fact, they were not separate in origin from partial indulgences, but were merely the same idea carried to its farthest conclusion. That crusade provided a context for plenary indulgences indicates that it alone was seen as a suitably condign work of satisfaction for a plenary remission of sin, and that no other penitential work was so considered.¹⁸

Though indulgences were normally reserved for crusades, popes made use of them at whim. For instance, Pope Eugenius in 1150, hearing a divorce case of one of his nobles, became so distraught, he begged the count to take back his wife and then added:

To make you more ready and willing to do this, I, successor of Peter and vicar of Christ, to whom the keys of the kingdom have been delivered, will give your wife an inestimable dowry: provided that you are faithful, to her, she will bring you immunity [from punishment] for all the sins you have so far committed, and I shall be responsible for them on the Day of Judgement.¹⁹

Later popes provided indulgences to those persons who

¹⁷R. W. Southern, Western Society and the Church in the Middle Ages (Middlesex: Penguin Books, 1970) 136.

¹⁸Maureen Purcell, Papal Crusading Policy 1244-1291 (Leiden: Brill, 1975) 36.

¹⁹Southern, Western Society, 136-137.

financed crusades. Infrequency of indulgences soon gave way to the greater frequency of their use. Spontaneous acts of popes, like that of Eugenius, soon were replaced with a system which proved extremely profitable to the Holy See.

Finally, a person was able to buy a plenary indulgence just before death. Money changed a unique reward for crusading and a special prerogative of popes into a thriving religious business.

The system worked, and it was such a marvelous convenience. Unfortunately, the system was overtaxed, thus losing its punch, and it was greatly abused.

Even the works of satisfaction which normally follow confession and absolution proved too burdensome to some of the people of the fourteenth and fifteenth centuries, and an accommodating church provided easier substitutes for them. An indulgence was issued freeing a man of guilt and the temporal punishment entailed therein. The indulgence, which in reality included for the sinner the automatic operation and fulfillment of the entire sacramental act of penance, could be secured by money. Hence the desire to escape punishment, confession of sin to a priest, and the payment of a little money were all that was necessary to satisfy the religious demands of the Western church. What was sufficient for the living was also sufficient for the dead. Consequently relatives of the deceased bought indulgences for them. Special masses were said in their behalf, and their stay in purgatory was shortened as a result.²⁰

The overuse and abuse was traced to making money. This is so, even with such special incidents as the Jubilee, proclaimed by Boniface. The Jubilee though it did not directly put coins in the hands of those who planned the event, it indirectly did, because millions of pilgrims spent great amounts of money passing

²⁰William Ragsdale Cannon, History of Christianity in the Middle Ages (New York: Abingdon Press, 1960) 302.

through Rome. A Jubilee was a special pilgrimage to Rome, and because it was to happen only once every hundred years those who made the pilgrimage would be especially blessed. Pilgrims had to be housed and fed along the way; therefore those who provided these services made a great deal of money. Jubilees, however, contributed to the devaluation of indulgences. In the beginning, the plan was to have a Jubilee every hundred years. Subsequent popes reduced the period to fifty year and then to twenty-five year intervals. This tended to inflate indulgences so that the pilgrimage was viewed as not carrying the same weight when it took place or was to take place every hundred years. When Clement VI reduced intervening period between Jubilees to fifty years, he provided with the proclamation a theory of indulgences:

One drop of Christ's blood would have sufficed for the redemption of the whole human race. Out of the abundant superfluity of Christ's sacrifice there has come a treasure which is not to be hidden in a napkin or buried in a field, but to be used. This treasure has been committed by God to his vicars on earth, to St. Peter and his successors, to be used for the full or partial remission of the temporal punishments of the sins of the faithful who have repented and confessed.²¹

This act of Clement VI and his successor brought on the inevitable, the franchising of indulgences, as if they were Burger Kings. What was once the prerogative of popes, then bishops, became a common practice among the lowliest friar.

The result was a depreciation in the value of indulgences. Everyone was having his local jubilees. Shrines

²¹Southern, Western Society, 138-139.

were touted and pilgrims encouraged to visit with the promise of an indulgence. R. W. Southern illustrates this cheapening of indulgences by stating that the first Jubilee in 1300 produced at least two million pilgrims and was a major event preserved in the literature of the day; however, by the second Jubilee in 1350, the crowds were small and hardly a mention was preserved in writing.²²

Bruno of Olmutz wrote Pope Gregory X in 1273 complaining of the friars in his diocese cutting into his profits by selling indulgences.²³

So an indulgence that was granted for a specific act or special service (e.g., going on a crusade) or on rare occasions by a pope, became scandalized by overuse. This inexhaustible treasure chest as expounded by Clement VI had become bankrupt by the sixteenth century.

Simony

Simony from the tenth and eleventh centuries on was denounced but widely practiced. Basically, simony was the giving or receiving of a priestly office for money or some other onerous consideration. However, many mercenary practices conducted by the church indicted as simony were not. It was a term often used as a catch-all for a collection of disagreeable practices of the

²²Ibid., 141.

²³Marshall W. Baldwin, ed., Christianity Through the Thirteenth Century (New York: Walker, 1970) 387.

church involving the transfer of money and property.

Dante indicated that simony was one of the more abhorrent practices of the Holy See. Canto nineteen of the Inferno describes a special place for simoniacs in the third boliga. He classified simony as a form of fraud. In the canto, Dante and Virgil stoop down to have a conversation with Pope Nicholas III who is head first in a posthole which Dante compares to the baptismal fonts which can be seen today in the Baptistry of Pisa. Grandgent indicates that simony has a connection to baptism and the legend that Simon Magus had a headlong fall which caused artists to paint him upside down.²⁴ Simony is a mockery of the holy office, so they are turned upside down in a mockery of baptism.

Simony was the act of buying a holy office. To best understand simony, consider again the feudal practice of benefices. A Lord gave a vassal the benefit of land and in return, the lord received military service and loyalty. A natural extension of this transaction was the bestowing of an ecclesiastical benefice.

When ecclesiastical positions became important, then secular powers desired to control their appointments. During this period, it was common for a king to confer a bishopric on a cleric. Behlmeyer says that from the beginning of the eleventh century, the ceremony for installing a prelate was known as

²⁴Dante, La Divina Commedia. Edited and annotated by C. H. Grandgent (Cambridge: Harvard University Press, 1972) 168.

investiture.²⁵ What increasingly came under criticism was lay investiture. It was contrary to the idea of a spiritual office and resulted in many abuses. Lay investiture also lent itself to the idea that the king owned the higher ecclesiastical offices and that spiritual power was merely an extension of royal power.

Simony was a feudal practice. The king determined what was best for him and his kingdom. However, the system cried out for reform. Poor ecclesiastical administration resulted. Bishops and abbots along with their churches and monasteries were liable for a variety of secular obligations. Even rural parishes could be dominated by local chiefs. The practice of lay investiture resulted in celibacy being ignored. Often the ecclesiastical office holder, coming to the position by lay investiture, would give the religious duties to uneducated and poorly trained subordinates. In some instances, parishes had absentee advisors.²⁶

Certain reforms were inevitable. Emperor Henry III in 1039, when he took office, in an effort to remove the stain of simony from his court decreed that no son of a priest could hold any honor under his crown. Though Henry appointed Pope Leo IX, this pope endeavored to stamp out both simony and clerical marriages.²⁷

²⁵Karl Bihlmeyer, Church History (Maryland: The Newman Press, 1963) II, 114.

²⁶Catherine E. Boyd, Tithes and Parishes in Medieval Italy--the Historical Roots of a Modern Problem (New York: Cornell University Press, 1952) 103.

²⁷Carl Stephenson, Mediaeval History (New York: Harper & Bros., 1943) 281-287.

Other reforms were instituted so that lay investiture stopped but not simony. The practice only changed hands. The lucrative trafficking in holy offices continued, but now in the hands of the ecclesiastics themselves. Under John XXII, marketing techniques were applied to grace. The church, although prospering, was put on an even securer financial footing. "Officials of the Curia, now rewarded with a fixed salary, paid a fixed price to obtain posts, and simony was thus virtually legalized."²⁸

Simony was widely condemned but practiced. Southern in his book, The Making of the Middle Ages, gives a rationale: "No doubt it was wrong to give a church to an unworthy person for money, but it was foolish to give it to a stranger for nothing."²⁹

The church has always been inventive. When funding sources were needed to fuel the growth of the church in the medieval period, innovative and successful techniques were employed. Interesting marketing devices were used to produce needed capital, and even though the church faced constant criticism for the way it raised money and often faced far-reaching reforms, the church always found new ways to raise funds.

In order for the church to finance its far reaching ministries and to build its wealth, it devised innovative, if

²⁸G. S. M. Walker, The Growing Storm (London: Paternoster Press, 1961) 236.

²⁹Southern, Making, 124.

questionable, fund raising practices. Dante was a sharp critic of the church's fund raising practices, referring to them as abuses. He was particularly harsh on the avarice of the church leaders. The Church was rich and becoming richer, especially at the expense of the peasant. Simony, the selling of ecclesiastical offices, though widely practiced was condemned by Dante and subsequent reformers as a contemptible practice of a corrupt church. The selling of indulgences was on a vending machine scale. This abuse precipitated the Reformation. Grace became cheap in two ways; the practice of indulgences cheapened the gift of God in Christ and finally the literal franchising of indulgences brought about a devaluation of their worth. Accountability and responsibility on the part of the individual Christian became non existent. Cheap grace could be bought with a coin. The church raised a great deal of money. The schemes were both effective and innovative, but the church was compromised. Though innovative, the fund raising means had no theological or Biblical base.

A close connection with the State is still a characteristic of the church in Europe. This symbiotic relationship is a result of the foregoing and, more importantly, because the state is still a major funding source for the church. This was not possible in the United States of America. Church and state are separate. The church is dependent upon volunteer sources of funding, unlike its European counterpart; nevertheless, the church of America has pursued innovative and inventive methods of raising funds from those volunteer sources.

The next section will deal with American Protestant philanthropists of one denomination of the late eighteenth century and early nineteenth century in the Pacific Slope.

THE ERA OF THE LAY PHILANTHROPIST AND BUILDER,
EARLY BENEFACTORS OF THE CHRISTIAN CHURCH
(DISCIPLES OF CHRIST) IN
SOUTHERN CALIFORNIA

The dawning of the twentieth century saw great expansion in the Protestant church supported by wealthy philanthropists who wanted to build the Kingdom of God with their money. These men built, established and endowed all sorts of institutions and promoted a variety of religious endeavors. Their vision for the expansion of the Church did not stop at the boundaries of the United States but reached to India, China and Africa. As business knew no boundaries, neither did the Word of God.

These philanthropists believed that the Protestant Christian Gospel would thrive just as their various business enterprises had flourished. Many felt that their good fortune was a result of hard work, fair play and the practice of the Christian faith. Prosperity was a godly evidence of their faithfulness.

Even so, these Christian philanthropists felt an obligation to return part of what had been given. Generous giving was not an act of atonement but a declaration of faith and a sound investment.

A successful businessman, writing a description of Jesus in the early 1900's, made many parallels between Jesus' ministry and successful business practices. He claimed that Jesus was the

founder of modern business.³⁰ Bruce Barton, when he wrote The Man Nobody Knows, was the head of one of the largest advertising agencies in the world. He was a model executive who had both success and the respect of his peers. Although he did not say it in so many words, Barton believed if Jesus had been born in this century, He would have been a businessman in a grey flannel suit.

To Barton, the saying of Jesus: "He who finds his life will lose it and he who loses his life for my sake will find it" (Matt. 10:39), meant that a businessman who absorbs himself in his business will realize a richer and bigger enterprise.³¹

Barton's influence on philanthropy of his day is difficult to determine; nevertheless, one of his main points regarding greatness resulting in service was a standard for philanthropists of this period. Greatness was defined as service to the community and the way a philanthropist served his or her community was by contributing financially to the arts, education and charitable causes. It is also unlikely that philanthropy of the early 1900's was a product of guilt. When Washington Gladden, Walter Rauschenbusch, Leighton Williams and others in New York were preaching to J. P. Morgan, George Foster Peabody, John D. Rockefeller, H. O. Havemeyer and other millionaires about social responsibility and the social gospel, no preacher lost his pulpit. This condition was possible, says Clyde C. Griffen, because the biblical pronouncements against the rich were never

³⁰Bruce Barton, The Man Nobody Knows (New York: Bobbs-Merrill, 1924) 165-166.

³¹Ibid., 170

taken literally.³²

The rich and those who became rich started coming to California in great numbers a couple of decades before the end of the nineteenth century. They brought not only their money but also their business acumen and Christian virtue. The late eighteen hundreds were referred to as the boom years for Southern California. People came from every direction, and they "tended to be very unlike the frontiersmen of the nineteenth century. Two waves in particular were evident. Between 1895 and 1905 wealthy individuals were one prominent group."³³ After 1905, the second wave was comprised of affluent middle-class people.

In 1890, John D. Rockefeller made his gift which established the University of Chicago.³⁴ This act, and the many significant gifts which followed, profoundly influenced the philanthropic activity of the century's first generation. Rockefeller set the stage and many who stepped into the "boom days" of sunny, Southern California yearned to follow his example.

³²Clyde C. Griffen, "Rich Laymen and Early Social Christianity," Church History 36 (1967) 57.

³³Gerald D. Nash, The American West in the Twentieth Century (Albuquerque: University of New Mexico Press, 1977) 12.

³⁴John Price Jones, A Review of American Generosity (New York: Inter-River Press, 1954) 3.

Benjamin Franklin Coulter

One man who preceded Rockefeller and yet set a standard worthy of emulation was Benjamin F. Coulter, an ordained Disciples of Christ minister and successful businessman. While no one ever mistook Rockefeller for a clergyman, this was not always so with early Disciple philanthropists. Harland Hogue says that the line of demarcation between clergy and laity among Disciples was always thin. This was particularly true in the case of Rev. B. F. Coulter, owner and operator of Coulter Dry Good Company of Los Angeles, later called the May Company. Coulter founded more churches, stimulated more evangelism, fathered more Southern California state meetings (meetings of Christian Church (Disciples of Christ) in a given region or state for the purposes of preaching and conducting informal business) than any other early Disciple.³⁵ Ben Coulter made his living from the dry goods business, but he also did a fair amount of preaching. Coulter was a hybrid, and this phenomenon shows up again with other Disciple philanthropists.

A. C. Smither, a Los Angeles preacher and later director of the Christian Board of Publication, in an address on the history of the Disciples in Southern California given at the 1925 state convention, referred to Coulter as the

³⁵Harland E. Hogue, "History of Religion in Southern California, 1846-80" (Doctoral dissertation, Columbia University, 1958) 336.

"merchant--preacher."³⁶ He went on to say that Coulter was known as the one rich Disciple in Los Angeles. "He was liberal in the use of his money and greatly helped financially and otherwise many of our churches in the days of their weakness."³⁷

"Under the wise foresight, business management and great liberality of B. F. Coulter and men like him, who God raised up," wrote E. B. Ware, "the Christian Church in the land of the orange, the date and the palm forged to the front. Later men like C. C. Chapman and W. F. Holt duplicated Coulter in their liberality and devotion to the Church."³⁸

A generation of Disciple philanthropists made their impact upon the Southern California Christian Church in the early 1900's. Most came from the Midwest either because of health or the fresh opportunity that the land of sunshine promised. Some made their wealth elsewhere and reinvested in their new state; others made the most of the growth that was being experienced in Southern California and became rich like this western frontier.

It was the age of innocence in philanthropy, and the stories of Disciple benefactors in Southern California were colorful and justly innocent. For instance, there was the time Wilshire Boulevard Christian Church cleared a debt in nineteen minutes. "In a celebration of its seventh anniversary and with

³⁶A. C. Smither, "The Disciples in Southern California," in his The Disciples in Southern California or Fifty Years of Christian Church Development (n.p., 1938) 29.

³⁷Ibid., 30.

³⁸E. B. Ware, History of the Disciples of Christ in California (Healdsburg, CA: 1916) 195.

an active membership of 200, the Wilshire Blvd. Christian Church yesterday morning achieved what had been considered almost the impossible and raised \$23,010."³⁹

Persuading leading members of the congregation such as W. F. Holt, S. J. Chapman and C. C. Chapman to assume one third of the indebtedness, Rev. Jesse P. McKnight moved ahead on his plan to serve a congregation free of all debts. These three men, referred to in the Tribune as wealthy members of the church, consented to clearing the debt, provided the congregation would raise another portion for a pipe organ. The congregation agreed and the money was raised in a reported nineteen minutes. It was surely the age of philanthropic innocence.

J. G. Warren

An interesting philanthropist of this period was J. G. Warren. Warren was an enterprising individual who made it big in the world of business and desired to show his gratitude by generously giving to the church and its work. However, those who observed his generosity in his later years detected a strong need in him for personal identification and recognition in reference to his gifts.

Born in the Midwest and graduating from Hiram College, Warren moved to Los Angeles in 1898. He became active in church circles, and his list of business accomplishments is most

³⁹Morning Tribune, Los Angeles (February 5, 1917)

impressive. He was the president and founder of the Warren and Bailey Company, president of the Figueroa Hotel Company and Director of the Security First National Bank. He was also involved in the formation of the Union Oil Company of California, the Los Angeles Country Club, the Philharmonic Auditorium, and the Title Insurance and Trust Company, plus the University Club.⁴⁰

In 1934, J. G. Warren was the president of the International Convention of the Disciples of Christ and was a delegate to the 1937 Edinburgh Conference. For many years he served as president of the Christian Missionary Society of Southern California and the board of managers of the United Christian Missionary Society.⁴¹

Owen Kellison, pastor of the Wilshire Christian Church when Warren was in his eighties (around 1944), said:

J. G. was a great churchman and great YMCA man. He helped carry the YMCA and he was a rather free giver to the church and the preacher. I was in a little bind, when I got to Wilshire and made friends with J. G. right away. He was a friendly sort of fellow and I borrowed two thousand dollars from him. After I'd been there about a year, he came over to the house one day. He took out the note and tore it up. He was like that, very generous.⁴²

Mr. Warren was a consistent and regular giver, but he most liked to give special gifts for individual projects. Dr. Kellison indicated that the price of a generous gift benefiting the church was a "little talk" by Mr. Warren; for Dr. Kellison, Warren's gifts were showy. In other words, Mr. Warren liked his

⁴⁰"Obituaries," Christian-Evangelist (March 9, 1949) 244-245.

⁴¹Ibid.

⁴²Statement of Owen Kellison, retired minister, personal interview, Rosemead, CA., October 14, 1980.

gifts to be seen. He needed to be personally identified as a generous benefactor of the church.

A significant benefactor himself, L. C. Moseley of the Wilshire congregation and now a resident of California Christian Home in Rosemead, said the following: "He never did what he was capable of doing. I tragically remember that J. G. died without a will. He was a wealthy man and the church never got anything from his estate."⁴³

Nevertheless, Warren lived a long life and made a significant contribution to the well being of the Disciples of Southern California. He was right out of the mold of so many successful businessmen who made it big in California, and like so many other philanthropists, he had some interesting idiosyncrasies regarding his gift giving.

W. F. Holt

Smither in his short but colorful history of the Disciples in Southern California referred to Holt as the Napoleon of the Imperial Valley.⁴⁴ In 1914, an article appearing in the Christian Evangelist, called Holt an empire builder. From all that has been written, these titles were justly deserved.⁴⁵

When Holt came to California, he worked out of Redlands

⁴³Statement of L. C. Moseley, retired businessman, personal interview, Laguna Hills, CA., October 14, 1980.

⁴⁴Smither, 16.

⁴⁵G. M. Anderson, "W. F. Holt, Empire Builder, Man of Faith," Christian-Evangelist (April 23, 1914) 528.

and soon found himself scouting around the Imperial Valley. Where everyone else saw a stark landscape and a dry desert, Holt saw an agricultural bonanza.

Along with developing one of the greatest agricultural areas in California, Holt liked to establish congregations. He gave money generously to new church development. The establishment of new communities, such as Holtville, went hand-and-hand with building new churches. Unfortunately, few of these churches started by Holt's energy, money and faith still exist or continue in the Disciple tradition.

Holt's life reads like a novel. In fact, the character Jefferson Worth in Harold Bell Wright's popular book, The Winning of Barbara Worth, was in real life Mr. Holt.

G. M. Anderson wrote an interesting article in the 1914 issue of the denomination's periodical which the author subtitled, "An Intimate View of the Pioneer of the Imperial Valley."

Born in Missouri, on a farm, just half a century ago, his only schooling a few months each winter; at twenty-one started a business for himself; failed; went west, established two banks; sold out; went farther west till there was no more west; discovered Redlands, a spot so beautiful that he thought, in some little business, he might be satisfied to linger the rest of his life.

One day, the new-comer, strolling down the streets of Redlands saw, posted on a post, an advertisement about the "Imperial Valley." He read it. It appealed to him. He was looking for something. Perhaps that was it.

A few days later, a lone man got off the train at Imperial Junction, and, astride a horse, continued his journey down through the Imperial Valley. No house, no beast, no man he saw; nothing but desert, desert, an immense area, stretching away and away. At the other end of the valley he rode into the only signs of life--a tent-town, the men were bringing the waters of the Colorado to this thirsty soil, and they were responsible for the advertisement.

By the time he had reached tent-town, he was afire with

the prospect. Into that water went every dollar of money he had--not much; and the future Empire Builder took up the work.⁴⁶

From that point on, the Imperial Valley was a reality and W. F. Holt shared in its riches. These riches he poured out, in part, on the church. He bought real estate for church sites and became a power in the Disciples of Christ movement.

A program that raised many millions of dollars for the world-wide mission of the Disciples of Christ was the "Men and Millions Movement." In scope and daring, it was truly something for its day, and it has never been duplicated in energy, style or results.

The original concept was notable but far from the challenge it later presented to the laity across the country. It mushroomed and soon had the backing of influential and rich leaders of the church. Its goal was to raise six million dollars for the purpose of the evangelization of the world. Before it got too far along, however, all the agencies of the church had a share in its success.

In his monumental history of the Disciples of Christ, William Tucker wrote of the movement:

The newly formed Board of Education and almost all of its member institutions participated fully in the Men and Millions Movement, a comprehensive stewardship project launched by Disciples in 1913. The program began to develop a year earlier when the FCMS decided to raise one million dollars for expansion of overseas missionary work. Both the ACMS and the CWEM--together with the Board of Ministerial Relief, the National Benevolent Association, and the Board of Church Extension--joined the FCMS in the venture, and the

⁴⁶Anderson, 528.

suggested goal was more than doubled. Shortly thereafter Robert A. Long argued with telling effect that church-related colleges and universities should be included in any massive fund raising effort. He offered to give a million dollars provided others would match his gift with an additional \$5,300,000. Disciples accepted the challenge in 1913, and the campaign was under way.⁴⁷

However, there are those who felt that the real beginning of the Men and Millions Movement had its genesis at the Pomona First Christian Church. Mr. Holt was present with other church leaders as the early program was presented to raise one million dollars. Holt proposed that he would be one of a hundred men who would give another million dollars for the overseas work.⁴⁸ Eventually, the program raised in excess of six million dollars.

Reflecting on that fateful hour, W. F. Holt responded to an interviewer asking him about his daring, said:

I had done some figuring, and it was those figures that made the million look small. I thought I knew a number of men who would give ten thousand. Ten such men would make a hundred thousand. A hundred would make a million. Were there not more than a hundred men in our church who would give ten thousand each? Missouri alone could do it. Surely, therefore, two million for all the states would be nothing to boast of.⁴⁹

The idea stuck, and the Men and Millions Movement was on its way with wealthy men like Holt being models for other wealthy men to emulate or to surpass.

The Men and Millions Movement is essential in understanding the early benefactors of the twentieth century.

⁴⁷William E. Tucker and Lester G. McAllister, Journey in Faith (St. Louis: Bethany Press, 1975) 335.

⁴⁸"Six Million Dollar 'Men and Millions' Campaign," Christian-Evangelist (Jan. 1, 1914), 11.

⁴⁹Anderson, 528.

These wealthy men had worked hard and became successful and rich; so loving the church, they too believed that it should be successful through their energy and generosity.

Charles C. Chapman

A philanthropic giant of the Disciples of Christ in Southern California was C. C. Chapman. His generosity to the Christian Church in the first three decades of this century is unequalled in style and devotion. The breadth of his charitable interests was wide and enduring. This keen interest in the church and its various expressions was simply, according to one of his two sons, Irvin Chapman, because his father loved the church.⁵⁰ Then love of the church and its mission was not something he was persuaded to support when he had made his fortune.

C. C. Chapman from his early childhood always practiced good stewardship. He was devoted to his mother who died when he was a pre-teen. She instilled in him a reverence for the church and a motivation to support its endeavors.

The historian's description of the "boom days" of Southern California and the type of person of wealth who was settling in the Los Angeles area, fits C. C. Chapman perfectly. Charles Sumner Nash who edited a book entitled, Religious

⁵⁰Irvin Chapman, interview, Newport Beach, CA., October 15, 1980.

Progress on the Pacific Slope, indicated that in these boom days of the late 1800's every denomination was talking about establishing colleges and academies.⁵¹ When C. C. Chapman settled in Los Angeles with his family, he too was no doubt caught up in this fervor. Though it would be some years later, Chapman would be the inspiration and money behind the founding of California Christian College, later changed to Chapman College.

C. C. Chapman was an entrepreneur who was involved in all sorts of business enterprises. After making his fortune in writing and publishing local histories, he came West from Chicago. Over his productive career, C. C. Chapman was involved in hotels, citrus, banking, rabbits, real estate, oil, etc.

Chapman's involvement with the Disciples of Christ in Southern California and nationally was his life's joy. Like W. F. Holt, Chapman liked to build church buildings. Chapman was the dedicatory speaker in over one hundred buildings in the Southland where he was directly responsible for raising funds and contributing from his own pocket.⁵²

One of his larger philanthropic enterprises was the establishment of a hospital in Nantungchow, China. For its dedication in 1912, Chapman wrote, "I regard this hospital as a glorious investment."⁵³ This hospital operated for many years until it was destroyed by the Japanese during the Second World

⁵¹Nash, 90.

⁵²Frank L. Purnell, "Orange King and Oil Blessings," Christian-Evangelist (June 23, 1943) 601.

⁵³Ibid.

War.

The Christian institution of higher education which bears his name and continues to this day is Chapman College, located in Orange, California. During the 1919 convention of the Christian Church in Southern California, Chapman offered \$400,000 to be matched by an equal sum for the establishment of a Christian college. C. F. Cheverton, an early president of the college, wrote in 1938:

In 1919 Mr. Charles C. Chapman agreed to give \$200,000 for the starting of the college on the condition that the churches of California would subscribe \$100,000. Later Mr. Chapman doubled his own subscription. And by July 15, 1920, as a result of the work of Fred M. Rogers (State Secretary) and other leaders, the churches had subscribed more than \$400,000 for the worthy purpose.

On September 13, 1920, two teachers and ten students met in the Wilshire Boulevard Christian Church for the first session of a new college. And a year later the school was moved to its present location [Vermont]. . .⁵⁴

An interesting aspect of Chapman's character was, like Coulter, he was a preacher. Frank Purnell, Chapman's minister at his death, reported that he spoke regularly at services and often conducted funeral services. In fact, for many years Chapman's name appeared as the associate minister of the First Christian Church of Fullerton. His son, Irvin Chapman, has over a thousand sermons of his father.⁵⁵ Though never ordained, Chapman acted as a preacher in many situations.

The motivation for C. C. Chapman's giving came from early training, love for the Church, and the very joy the gift gave the

⁵⁴C. F. Cheverton, "Chapman College," The Disciples in Southern California (n.p., 1938) 49.

⁵⁵Statement by Irvin Chapman.

giver.

The benefactors who were reported in these pages represent only a small number of those who have contributed to the building up of the Disciples of Christ in Southern California. So many others, silent men and women of faith, go unheralded. The local and regional histories chronicle the comings and goings of ministers, but of the patient laity, who support the church and its mission, little is said or reported. Their treasure surely is in heaven.

Important Characteristics Drawn from Disciple
Philanthropists of Southern California

In Mart's book on philanthropy, in which he presents the history of giving and endeavors to throw light on the rationale of giving, the author says that from a secular perspective, ninety percent of the motivation for giving comes from religion, especially as inspired and taught by the organized church.⁵⁶

This is confirmed by early Disciple philanthropists in the Pacific Slope. Other characteristics follow: first, philanthropy starts at an early age and is part of training and habit. This is evident in the life of C. C. Chapman and others. John Price Jones commenting on a 1933 governmental study said, "The report concluded that giving is more definitely regulated by habit or tradition than by changes in income, tax rate, or any

⁵⁶Arnaud Marts, Philanthropy's Role in Civilization (New York: Harper & Bros., 1953) 76.

external circumstance."⁵⁷

Secondly, many philanthropists or wealthy givers to charitable causes are suspicious and often wonder if those requesting for a cause truly like them as persons. Thirdly, philanthropists were drawn to contribute to specific projects rather than to general programs of the church. Fourthly, men such as C. C. Chapman, W. F. Holt, B. F. Coulter, and others provided models for the church and laity to emulate.

In the fifth place, early benefactors of the Disciple church in the Southland liked to use the challenge gift or matching gift to generate funds. In the first three decades of this century, Chapman College, California Christian Home, local churches, and other enterprises were started by this method. These early benefactors were not men of single vision or purpose, either. They had many philanthropic interests beyond the confines of the local congregation. Many of these early benefactors were lay preachers.

In sixth place, recognition for making a significant gift was important. These early benefactors were not unknown and anonymous givers to causes. They were prominent and identifiable. Also, these philanthropists gave more than their money. They were involved in all levels of the denomination.

Finally, most of the philanthropists who graced the church in the early 1900's gave because the gift was joy producing.

⁵⁷Jones, 13.

SUMMARY

The church has always had an entrepreneurial spirit in raising its capital. In the Medieval European period first addressed in the chapter, the church was moving from feudalism to capitalism, and the church was affected by this dramatic change. The raising of money could be questioned from one's historical perspective, but given the situation and the available sources of revenue, the church was quite innovative. Abuses were corrected in time, and lasting reforms gave way to a governmental system of support. This process, however, limited the entrepreneurial spirit and sharply decreased individual stewardship.

On the other hand, the Disciple benefactor living in the Pacific Slope at the start of this century was the paramount entrepreneur. The profile of this philanthropist mirrors many lesser known philanthropists of today. The needs and desires of a C. C. Chapman may not be much different than other potential large donors residing in Disciples of Christ churches today. The study that follows centers on the unknown and unsung supporter of the church and its mission and will endeavor to compare two distinct historical periods in Church history with the present. The Medieval era was marked with a preoccupation with personal salvation purchased more likely with a coin. The second historical period shows a preoccupation with the wealthy and what they did or did not do for the Church. This study compares donors (small, moderate and large). It will endeavor to give a

glimpse into some of the motivations donors have for giving. Christendom has given notoriety to the rich but little to the steadfast member who sacrificially supports, with a generous spirit, his or her church. Hopefully, out of obscurity the unknown donor will appear through this study and give the church vital information, so that the church will be better prepared to respond and minister to his or her needs.

Chapter 3

METHOD

Traditionally, the Church has avoided the problem of variance in Christian stewardship. Few attempts have been made to understand why some church members give generously while others give little. The church has accepted as a given that there are good stewards and bad stewards. To bolster flagging receipts, the church endeavors to educate its constituency on the merits of stewardship. The denomination creates educational systems and publishes materials on the subject. From time-to-time, the church conducts financial drives for capital and operational needs. Through pulpit, tract and denominational publications, a theology is propounded on the blessedness of giving.

What this activity produces is good and worthwhile. The theology is somewhat sound and usually biblical. The tracts, the sermons and the mass of materials produced for distribution all have merit. The only problem lacking in this approach is an understanding of the donor or giving unit. Few or no market studies are made regarding the efficacy of the materials produced or the approaches championed.

The Church has not changed its basic packaging of stewardship material and propaganda for the last five decades. A strange amalgam exists between the highly theoretical and the

practical regarding stewardship and giving in the church. Much is in print regarding stewardship and a theology for financial support of the institutional church. At the same time, stewardship campaigns are conducted without much understanding of the dynamics of what makes for a successful financial campaign. The two have an unholy alliance. They stand alone and separate. The theoretical or theological has little to do with the practical. The rhetoric rarely has anything to do with the process of raising the financial support for the institutional church.

This is precisely why the process is often abandoned. When this happens, the church leadership is distressed because the membership does not readily respond to the theological rationale by giving substantial support to the ecclesiastical enterprise. The perception that the process is out of synchronization with the church's theology may be accurate, but an adequate theology is no substitute for the lack of a process whereby the giver is engaged and involved.

Non-church charitable and nonprofit organizations are the experimenters and innovators in the field of charitable giving today. Few churches and denominations are aware of the tremendous strides they have made in the last twenty years. Professional groups have formed, such as the National Society for Fund Raisers, CASE (Council for Advancement and Support of Education), National Association of Hospital Development and others. The emphasis for these groups is philanthropy rather than stewardship. Though they have a philosophy, they give much

attention to the process and even more important attention to the donor. This preoccupation with the donor has paid off in significant and renewable investments in their organizations.

Fred Schnaue notes, "Americans donated a record-breaking \$64.93 billion to a cross section of more than 300,000 charitable organizations, institutions and agencies in 1983, more than double the amount contributed as recently as seven years ago."¹ Of that amount, \$31.03 billion or 47.8% was donated to religion. The religious community still gets the lion share of charitable dollars. This may even continue to be true in the future, because of so many religious groups and a multitude of congregations; nevertheless, the religious community can learn much from the research undertaken by the non-religious charitable sector.

What follows is a description of a research method which endeavors to shed light on the processes of giving. The research focuses on the individual donor and not on theology or biblical mandates. The following is a description of the research method and how the study was conducted.

SUBJECTS

Members of the Christian Church (Disciples of Christ) from three regions on the Pacific Slope (Northern California Region,

¹Fred Schnaue, ed., Giving USA: 1984 Annual Report (New York: American Association of Fund-Raising Counsel, 1984) 7.

Pacific Southwest Region and the Arizona Region) were the subjects of the research. A total of 598 subjects were involved. In fact, the number was in excess of 800 subjects, but for expediency, married couples were treated as one subject rather than two.

There are 207 congregations found in the tri-region. The largest number of Disciple congregations are found in the Southern California region, so congregational selection consisted of five congregations from Arizona, seven from Northern California and twenty-six from Southern California. Of the thirty-eight (38) congregations randomly selected from each region, there were eight rural, thirteen suburban, seven mid-city, and ten urban congregations. Four of the congregations selected to participate in the research were interracial.

Early in 1984, the pastors of these congregations were contacted by telephone. This contact was followed by a letter explaining the project and requesting their participation.² Signed commitments by the participating congregations were not completed until late Spring of the same year.

A commitment level of sixty-five percent, or twenty-five congregations, participating in the study was anticipated. Initially, thirty congregations, through their ministers, consented to participate; however, attrition reduced that number to the originally expected twenty-five. A variety of reasons were given for reneging, such as change of pastorate, possible

²See Appendix A.

backlash from congregational membership, but three just faded from the picture by procrastination and lack of effort.

Of the twenty-five congregations which participated in the research, eight were mid-city, six suburban, five rural and six urban. A breakdown according to regions was as follows: sixteen for Pacific Southwest (Southern California), seven for Northern California, and two from the Arizona region. Only one female minister consented to participate.

The adult memberships of these congregations were roughly divided into different groupings to insure a good cross-section of age, education, income and sex. Also the membership of each congregation was separated into three other groupings: small, medium and large donors. These factors made up the dependent variables of which reported behavior and beliefs (independent variables) would be tested. From these lists, the minister randomly selected the subjects. Ministers were instructed to take their three lists of large, medium and small donors and select every third person in the list or every fifth if the list exceeded one hundred names.

A total of 598 subjects were involved in the research. The research material consisted of a survey instrument. Questionnaires were mailed to 756 subjects, and respondents totaled 598, or a 79 percent return rate.

Two-percent of the returned questionnaires were not usable, reducing the number of subjects involved in the data processing to 587. Since the survey instrument allowed for couples to respond, and these couples often responded separately

on the same instrument, the results will reflect a much higher number of subjects; in fact, as many 617 subjects were processed in parts of the research.

Female subjects numbered 234, males 96, and both 256. The "both" were treated as a couple (male/female); however, as indicated above, the number was periodically altered to indicate differences of opinion between mates. In degree of education, respondents were broken down by high school graduates, college graduates and those having degrees beyond the baccalaureate. Subjects consisted of 215 high school graduates, 271 college graduates and 101 subjects holding graduate degrees, or 37%, 46% and 17% respectively.

A good cross-section of ages was represented in the sample, as was income. This is described in Table 1.

Table 1

Subject Distribution According to Age and Income

Age	Subjects	Mean
21 to 35 years	110	19
36 to 49	143	24
50 to 64	140	24
65 to 75	134	23
Over 76	58	10
<u>Family Income</u>		
Under \$12,000	79	14
\$12,000 to \$18,000	79	14
\$19,000 to \$26,000	116	21
\$27,000 to \$35,000	110	20
\$36,000 to \$47,000	64	12
\$48,000 to \$60,000	48	9
Over \$60,000	49	9

MATERIALS

The survey used a four page questionnaire,³ which requested biographical information such as age, sex, income, vocational and marital status and so on. The questionnaire asked for total charitable giving in the previous year and a break-down on how those charitable dollars were distributed. It utilized two bipolar components, agree/disagree, with regard to attitudes on religious beliefs and on giving. A frequency schedule, regular/never, was used on devotional life and religious practices. Two other bipolar settings were incorporated, important/not important, on social and political issues, as well as on models. Involvement was also a feature along with a hypothetical situation relating to the distribution of two thousand dollars. Finally, the survey ended with open-ended questions on a variety of subjects, such as earliest recollections of giving, criteria for giving and influences on giving.

The survey instrument was first tested in the Spring of 1983. A number of purposes were involved in the test such as the validity and value of the data gathering instrument. Another reason for testing was to determine whether or not the instrument, a questionnaire, was sufficient or effective in identifying factors which correlate with generous giving. Equally important was to discover ambiguities and lack of clarity

³See Appendix B.

in the questionnaire.

One congregation was selected to test the instrument. Thirty-six subjects were mailed a questionnaire, after first giving attention to an appropriate spread regarding age, education and sex. A sixty-one (61%) return of the questionnaires in the test module was experienced.

In light of this test, questions were changed and omitted. Many questions were reworked for clarity. The test confirmed that control factors of age, education and giving level would prove most beneficial to a study on stewardship and generosity.

PROCEDURES

To take advantage of greater precision with regard to income and dollar giving, questionnaires were mailed shortly after April 15.

The mailing was preceded by orientation sessions with the participating ministers. All materials were prepared by the experimenter to be administered by the ministers. Guidelines were drawn on how to conduct a random selection; the subjects were informed about the pending questionnaire, and their support was requested.

After the minister made the random selection, each subject was given a separate code. Anonymity was stressed during the minister's orientation. When the minister requested the participation of the subject, the subject was told about the

coding, and that only the minister would know his/her name. Subjects were also told that their minister would never see their individual questionnaire which was to be sent directly to the experimenter. It was hoped that this type of confidentiality would assure greater honesty and self-revealing on the part of the subjects.

The ministers forwarded coded lists to the experimenter who in turn sent batches of questionnaires with envelopes and postage. The packet also contained a postage paid return envelope addressed to the experimenter for the filled-out questionnaire. A sample letter was prepared for the use of the participating ministers, which informed the subjects of the importance of the study. The letter stated a deadline and that a follow-up questionnaire would be sent again in three weeks if there was no response on the part of the subject. Each minister also noted that if the follow-up questionnaire was not completed and mailed to the experimenter in an additional three weeks, the minister would phone. This was possible because the experimenter could tell by the code the non-respondent's church. As the surveys were returned by mail, the experimenter checked the subject's code as received.

The high return rate of 79% was due to the deadline, which has been validated as an important feature of a mailed questionnaire in previous research⁴ and the promised phone call

⁴R. E. Roberts, O. F. McCrory and R. N. Forthofer, "Further Evidence on Using a Deadline to Stimulate Responses to a Mail Survey," Public Opinion Quarterly 42 (1978) 407-410.

by the subject's minister.

Prior to the deadline date and the second mailing, the return rate was seventy-two percent. So the deadline produced seven percent more returns. The range of returns from the twenty-five congregations varied from a low of fifty-four percent to a high of ninety-three percent. Only two congregations produced returns in the fifty percentile. One congregation responded late, so a second mailing was difficult; however, one minister skewed the return by sending out a large number of questionnaires, forty-two, compared to the average of thirty. This minister also had the questionnaire sent to an inflated number of small donors, over forty percent. With this congregation a special dynamic resulted with an inordinate small number of returns. Apparently or possibly the minister was attempting to send a message to his small donors via this research survey. This is a probable deduction when one sees that large donors consisted of only ten percent of the sample.

The data was collected and frequencies were entered into a computer.

A number of shifts were made between small, medium and large donors. The minister assigned subjects to these main categories on the basis of his or her personal knowledge. Each questionnaire was carefully examined and the subject was reevaluated according to what the subject said about income and charitable contributions. In some instance, so-called large donors were reassigned to medium and so on.

Seventy-one questionnaires were changed down; that is,

the large donor was demoted to moderate or small. On the other hand, seventy-eight questionnaires were upgraded from a lower donor level. This happened because the minister or church treasurer (more about this phenomenon later) had only partial information upon which to base the giving category selection. An example would be a subject placed at the moderate giving level because the subject was judged on charitable giving to the local congregation solely. Another example would be a subject placed in the large giving category, then demoted when subject's giving was compared to his or her income.

A time-table was set-up involving the whole process, starting with conversations with ministers of congregations randomly selected early in the year of 1984. Ministers and subjects did not cooperate with the time-table. Some ministers responded quickly and the return of questionnaires they provided fell nicely within the time parameters. However, most moved at their own pace making the process continue four months longer than the initial time-table.

LIMITATION OF STUDY

As in any study of this type not all factors are considered from the onset. Some were considered, but were not possible to incorporate. The study is an attempt to test the hypotheses listed on page 6. The basic limitations of this study are dictated by the survey instrument. These limitations are elaborated in Chapter 9, "Discussion on the Results of the

Survey."

Many preliminary findings in this work can only be verified by longitudinal studies. Some findings, when tested further, may be found to have no statistical significance, but the present study was exploratory and did not employ sophisticated statistical analyses. The findings of this study can be used to design further research using statistical comparisons.

Factors that could impact giving such as individual family situations were not designed into the instrument. For instance, the number of persons depending on the family income could be a powerful determinant in giving patterns. Family situations and other issues which could impact giving patterns certainly should be addressed in further studies.

Chapter 4

RESULTS OF BIOGRAPHICAL INFORMATION AND DOLLARS CONTRIBUTED

The return rate of seventy-nine percent was most encouraging. The spread of churches involved in the survey and the geographical types held for a good cross section of Christian Church (Disciples of Christ) congregations in the Pacific Slope. Returned questionnaires were fairly distributed among small, medium and large donors (28%, 37% and 35% respectively). This is important since difference between these giving groups is the main undertaking of this research.

This chapter on results will focus on biographical information reported by the subjects surveyed, and dollars given to charities in 1983 and their distribution patterns.

BIOGRAPHICAL DATA

Education showed that the predominant level for small donors was high school with forty-eight percent, moderate donors were more likely to be college graduates with forty-nine percent, and the same is true of large donors with forty-seven percent. However, large donors have the highest educational level with twenty-two percent with graduate level degrees. Of this extremely high level of education among large donors, twenty-two percent on the graduate level is compared to eleven percent small

donors and eighteen percent moderate donors. Large donors also had the lowest amount of high school graduates, thirty-one percent compared to thirty-four percent moderate donors and forty-eight percent small donors.

At this point, it would be well to discuss the differences between donor levels. A formula was involved in determining different levels of donors. Large donors were not determined on gross contributions alone. A ratio was worked out regarding income and contributions. The lower the income and the higher the contribution resulted in a more generous category. Taking the income level of less than \$12,000, to qualify as a large donor, the person or family had to give to charity five percent or more. At that same income level, a person or family would be deemed a moderate donor at four to three percent, and a small donor at two percent and under. In many instances, donors with an income less than \$12,000 per yer exceeded ten percent contributions to chairty. In the income level of \$26,000 to \$35,000 to be a large donor the family unit had to give away nine percent or more of their income, to be a moderate donor seven percent or more, and to be classified as a small donor five percent or less. In this study, charitable giving of ten percent or better, regardless of income, was deemed as large. The rationale for combining income and percentage of giving is that a person with a higher income will have a larger portion of spendable monies. Higher income persons will have less going to basics and a higher tax incentive to be generous. Thus, lower income persons who must devote a larger percentage of their

income to necessities, coupled with a smaller tax incentive, and who then devotes a significant percentage to charity will come into the ranks of a large donor due to the level of their sacrifice.

Regarding age, small donors are younger. Thirty-one percent of small donors were between the ages of twenty-one and thirty-five, whereas moderate donors, twenty-seven percent, were more likely to be thirty-six to forty-nine years of age. Finally, large donors were older with thirty-three percent being between the ages of fifty and sixty-four.

Table 2

The Mean Age Distribution of Large, Medium and Small Donors

	<u>Ages 21-34</u>	<u>36-49</u>	<u>50-64</u>	<u>65-75</u>	<u>over 76</u>
Large	9	19	33	27	12
Moderate	19	27	25	22	7
Small	31	27	12	19	11

Sexually the distribution is more difficult because of there being male, female and both. A predominant number of returns were recorded "both", 256 or forty-four percent. This means that a large percentage chose to respond as a couple rather than as individuals. Later on in the bi-polar description, there were a number of deviations in the couple responses which were separately recorded. For the purposes of biographical information, no such separation was possible.

Large donors tended to be males with twenty-percent; females are the most prominent as small donors with fifty-one percent, compared to thirty-seven percent moderate and thirty-five percent large donors. Fifty percent of "both" are moderate donors, compared to thirty-four percent small and forty-six percent large.

Most interestingly, income among all three donor groups deviated little. Overall the largest income group responding to the questionnaire was the \$19,000 to \$27,000 group with twenty-one percent. This held true with small donors. Moderate donors taken separately were highest with incomes averaging between \$26,000 and \$35,000 with twenty-one percent. Large donors responding to the questionnaire had an average income of \$19,000 to \$27,000 with twenty-three percent. Large donors did not have a predominantly higher income; in fact, except in the over \$61,000 level, large donors' income ran lower than both moderate and small donors. For instance, where moderate donors had eleven percent of the respondents making an income between \$48,000 and \$60,000, large donors had only seven percent.

Regarding employment, large and moderate donors recorded no unemployed; small donors had five percent unemployed. Few, in all categories of donor level, listed themselves as self-employed (4% small, 5% moderate and 6% large). Large givers made up the highest percentage of retired persons with forty-one percent, compared to thirty-four percent moderate and thirty percent small.

Overall, married couples responding to the survey made up

sixty-five percent. Large donors tended to be married with seventy-percent, followed by moderate with sixty-seven percent and small with fifty-six percent. The highest percentage of divorced respondents were small donors (16% of the category), compared to five percent divorcees in both moderate and large donors. Widows or widowers also were more predominant among small donors, nineteen percent compared to fourteen percent for both moderate and large donors.

Place of birth for the largest proportion of Disciples in the Tri-region was the Midwest with thirty-eight percent. The second area was the West Coast, particularly California, with thirty-four percent. Forty-five percent of the large donors were born in the Midwest. This was true of moderate donors with thirty-six percent, and small donors with thirty-four percent. The second most common birthplace in each donor level was California with small at thirty-three percent, moderate at thirty-six percent and large at thirty-four percent. All other regions in each level were below the five percent level, except small with ten percent from the East.

72% of the respondents became church members as children. Large donors were more likely to have become members of the church as a child (78%) than moderate (70%) or small donors (68%). Also, more than half of the respondents' prior church affiliation was Disciples of Christ with a fifty-three percent. However, unlike moderate and large donors, fifty-three percent of small donors' prior religious affiliation was another denomination. Finally, a majority of respondent's parents were

Disciples of Christ (59%). Large donors were most likely to have parents with the same Disciple affiliation (65%). The same was true with small and moderate donors (50%).

RESPONDENTS' DOLLAR CHARITABLE CONTRIBUTIONS

The survey instrument called upon the respondents to check their income level and list their 1983 total charitable dollar contributions. Respondents were encouraged to make a percentage breakdown on their charitable contributions. Computations allowed for total dollar giving and per capita.

Given the sensitivity of the material, not all respondents provided information on either their income or specifics regarding their charitable giving. Eight percent of the respondents either left off information dealing with their income or they failed to provide data on their charitable giving for the 1983 tax year. A number failed to give information on either while filling out the remainder of the survey. A few made remarks like, "It is none of your damn business."

Small donors gave a gross amount of \$76,406.00 or \$541.89 per capita. Moderate donors gave a gross amount of \$285,898.00 or \$1,545.39 per capita. This is over three times what small donors contributed to charity and almost three times the per capita amount. Large donors contributed a gross amount of \$709,677 or \$3,379.41 per capita. A distinct difference was expected. Contributions per capita more that doubled between the moderate and large donors and there was nearly a tripling of per

capita giving between small and moderate donors.

The data indicates that the higher the education, the larger the per capita contributions to charity. This is true in all three giving groups; see Table 3.

Table 3

Per Capita Charitable Giving Distribution

	<u>High School</u>	<u>College</u>	<u>Graduate</u>
Small	\$461	568	721
Moderate	990	1,333	1,903
Large	2,551	3,892	3,403

One deviation from the above is noted, that being large donors with graduate education. Unlike small and moderate donors, they did not have a larger per capita charitable dollar contribution than large college educated donors.

In comparing the mean increase between donor levels and education, one finds that a twenty-three percent increase was experienced between small donors with a high school and college education, a thirty-five percent increase with moderate donors. The biggest percentage gain was with large donors when education moved from high school level to college with one hundred and fifty-three percent. The mean increase when comparing college-educated donors to graduate-educated donors shows a twenty-seven percent increase with small donors and a forty-three percent increase in charitable giving with moderate donors.

Already reported, large donors had a thirteen percent decrease between college educated donors and donors with graduate education. However, when one compares the mean between high school education and graduate education, the differences between small, moderate and large donors is fifty-six percent, ninety-two percent and thirty-three percent respectively.

Age comparisons had a number of problems. Young people for the most part will have smaller incomes than middle age persons. Also, after retirement, persons usually experience a decrease in their income. Generosity is most difficult to evaluate in the area of age, for income, especially smaller incomes, will impact the data. When a person dedicates more of his/her income to necessities, the charitable giving could be very well skewed. Keeping this in mind, Table 4 compares large, moderate and small donors per capita charitable contributions in relationship to age.

Table 4

Per Capita Charitable Contribution Distribution
on the Basis of Age

	<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Young	\$408	\$1,250	\$3,087
Middle Age	652	1,575	4,666
50-64	687	1,778	3,276
65-75	486	961	2,860
Over 76	567	457	2,129

In all donor levels, per capita giving after the age of sixty-five was lower. A further erosion in per capita giving in most levels (except the small) was seen in donors past the age of seventy-six. When a moderate donor exceeded the age of seventy-six, per capita giving dropped more than half. This was not true of small and large donors; small donors' charitable giving increased seventeen percent and large donors decreased twenty-five percent.

When one compares the pre-retirement ages, small and medium givers increased their giving amounts as they moved from "Young" through "50-64". Large donors, on the other hand, gave less in the post-middle age group. Small donors varied by a sixty-percent increase from young to middle age and only a half of one percent from middle-age to 50-64 years of age. Middle age moderate donors increased twenty-six percent over young and continued to increase another twelve percent when moderate's age bracketed fifty to sixty-four. Large donors reflected a fifty-one percent increase in charitable per capita giving from young to middle age. However, when large donors were compared between middle age and the fifty to sixty-four range, there was a \$1,390 per capita decrease, or twenty-nine percent, over middle age.

The above describes different means in giving related to the different age groups in the sample. Verification of these means would require a longitudinal study, wherein the changes in the same persons are studied over a considerable period of time.

The decrease in all categories after retirement suggests less income, and this is likely to be the case because the greatest number of Disciples are wage earners. The large donor was at a much higher level of giving in the groups nearing retirement age, and readjustments would be sharper in this giving level. For moderates, where charitable giving is more important, retirement would force a more radical alignment of charitable giving. Giving by large donors decreases after retirement as does giving by moderates but only at half the rate. This could mean that large donors are not as dependent upon wages as moderate donors, or it could mean because of their generous spirit, large donors tend to hold the line after retirement and thus experience less slippage in their giving.

Comparing sexual differences, both sexes (couples) gave more than male or female separately. The only exception to couples' giving more than female or male groups was in the case of the male large donors. Male large donors gave more per capita to charity than females or couples. Males gave more per capita than females in all donor categories. There are a number of factors that the survey could not address when comparing data sexually. Though a male was reporting, he could be reporting on a combined salary. This was rarely the case when women reported. They were usually single or widowed. Without a mate or widowed, women might often be severely handicapped with regard to their income, and, thus, their ability to contribute a share of that income would be restricted. Nevertheless, it is of value to look at Table 5 and see the comparison on per capita giving difference

with regard to sex.

Table 5

Per Capita Charitable Giving According to Sex

	<u>Both</u>	<u>Male</u>	<u>Female</u>
Small	\$660	\$553	\$467
Moderate	1,859	1,531	1,152
Large	3,724	3,932	2,616

Large male donors give forty-three percent more than females, and they give six percent more per capita than both. Moderate male donors on the other hand give thirty-two percent more than females, but couples give twenty-one percent more than males. Small male donors give per capita seventeen percent more than females and couples give per capita nineteen percent more than males.

A question at the close of the survey elicited the following type of response, a number of times, from female respondents, "I would be able to increase my giving if I had the concurrence of my husband." Therefore, females may be more generous than this per capita comparison shows. Namely, males in our society, though this is rapidly changing, have more to say about distribution of spendable income than females. The most interesting dollar figure between sexes is when one compares male/female per capita differences between each donor group. Between male and female large donors, there is a dollar per

capita difference of \$1,316, between moderates the difference is \$379, and between small the difference is only \$86.00. The narrowing of the gap between male and female from large to small is significant. Female control over the distribution of spendable income for charity is less a factor for moderate donors than large and hardly an issue at all with small donors.

Charitable Gift Dollar Break-Down
According to Actual Dollars

Previously the data has compared per capita giving, but before leaving this area of consideration, it would be well to have an idea about who gives what dollars as compared to large, moderate and small donors. Charitable dollars contributed by each group were divided into the following categories: less than \$1000, between \$1000 to 3000, between \$3000 to \$6000, and over \$6000. The break-out in raw numbers reflects only those who chose to give this information. Table 6 compares dollar levels, and it is obvious by the numbers that total dollars always have an influence on generosity.

Table 6

Dollar Break-down of Charitable gifts of
Large, Medium and Small Donors

	<u>Less than a \$1,000</u>	<u>1000 to 3000</u>	<u>3000 to 6000</u>	<u>Over 6000</u>
Small	122	18	0	0
Moderate	47	126	11	0
Large	6	93	70	22

Charitable annual gifts tend to be largely between \$1,000 and \$3,000 for moderate and large donors. As would be suspected, a small donor's annual contributions is less than \$1,000. In this sample, neither small nor moderate donors gave over \$6,000. Whereas thirty-seven percent of large donors gave an annual charitable gift between \$3,000 and \$6,000, only six percent of moderate donors made a similar gift. According to the formula which classified donors into the three categories: large, small and moderate; the amount of money given to charitable causes does not determine the classification but a percentage of income. Even though this formula was used, donor levels fall sharply into dollar categories. Therefore, generosity is not so much a factor of percentage of income but gross dollar amount given to charitable causes. Large donors tend to give more gross dollars than small donors and moderate donors. When comparing education, sex and age and size of charitable gifts, the basic spread between small, moderate and large donors as seen in Table 6 holds true in large part. The only real difference would be among

large young donors with one hundred percent giving less than a thousand dollars annually.

The percentages change when comparing age over all donors in gross dollars given to charity in 1983, but not the over-all effect. This holds true for educational and sex differences.

The striking evidence is that strong givers may rely on a percentage formula for their own personal giving but the result is larger amounts contributed to charity. Another fact is that more emphasis must be made to small donors and to a lesser degree to moderate donors on the value of percentage giving. In this part of the study no direct correlations were made between income factors and amount of money contributed. Initially classifications were made regarding donor groups which involved both income and giving amounts. This direct correlation would probably prove fruitful in future studies.

Percentage Break-out of Charitable Donations Made in 1983

Respondents were asked to give the dollar amount they contributed to charities in 1983 and then to break-down that gross dollar amount into a number of broad categories. Ten categories were listed: local church, denominational organizations, youth, health organizations, hospitals, higher education, arts, international causes and two optional "others". Examples were given for some of the categories for the purposes of clarification. Rather than dollar amounts, the respondents were asked to give a percentage breakdown of the gross charitable

dollars already listed. A fair number of respondents failed to fill-in this portion of the survey. This was due not so much to hesitancy but the need to reconstruct the information. The largest nonrespondents to this section were small donors.

The most important information gained was that large donors give a smaller percentage of their charitable dollars to the local congregation than small or moderate donors. Large donors are more likely to spread out their giving to a number of eleemosynary organizations, unlike small and moderate donors. Small donors give a higher percentage of their charitable donations to the local congregation than larger donors, eleven percent more.

Educational differences indicate that small donors with a graduate degree will give a slightly larger percentage to other charities and thus a smaller percentage to the local congregation than large donors or moderate donors. Moderates with a college education are more likely to give a larger share of their charitable dollars to the local congregation than small donors with the same education.

With age, large donors still gave a higher percentage of their charitable dollars to other charities beside the local congregation than either moderate or small donors. The same would hold true in comparison of sex differences, except that small donors who are either male or a couple would spread their giving a bit broader than moderate donors of the same sex.

The 1983 annual report on philanthropy in the United States shows that religion gets the lion share of charitable

dollars, 47.8%.¹ Churches should take some interest; however, in the fact that large donors who give the largest portion of their charitable dollars to the local congregation give more to other community and world-wide causes than small or moderate donors. This could mean that encouraging other areas of philanthropic support among donors could translate into greater support of the local congregation and vice versa. In any event, a spirit of generosity is not likely to prosper in a parochial setting.

¹Fred Schnaue, ed., Giving USA: 1984 Annual Report (New York: American Association of Fund Raising Counsel, 1984) 7.

Chapter 5

RESULTS OF BIPOLAR STUDY ON RELIGIOUS ATTITUDES AND PRACTICES AND ATTITUDES ON GIVING

This chapter consists of two sections. The first one concerns religious attitudes and practices and the second section is concerned with donor giving attitudes. Both sections will present results of bipolar responses to a series of statements on religious practices and giving attitudes.

RELIGIOUS ATTITUDES AND PRACTICES

Fourteen bipolar statements in the survey dealt with religious attitudes and practices. A respondent could select one of four options; the respondent could choose to agree, strongly agree, disagree, or strongly disagree. Statements dealt with religious attitudes, such as "I believe the miracles in the Bible really happened"; religious practices, such as "I enjoy working and being involved in the activities of the church"; and specific statements regarding stewardship: "The church should emphasize tithing." These statements were designed to discover whether generous donors are more regular in their religious attitudes and practices than small or moderate donors.

Some statements are treated separately, others in tandem. Emphasis is given to the largest mean response for each statement as it applies to small, moderate and large donors. In other

words, the study will compare the highest mean of large, small and moderate donors to each bipolar statement rather than describing in detail the entire percentile breakdown.

The first question reads, "I believe that God revealed himself to man in Jesus Christ." When the highest mean is highlighted, all donor levels strongly agreed with this statement (74% small, 75% moderate and 84% large). At first reading, it might be said that large donors are more regular in their religious attitudes. But, this would be truly premature. What can be said is that large donors are stronger in this religious attitude than small or moderate donors. Few deviate from agreeing or strongly agreeing with this question, except for one percent moderate donors who strongly disagree.

When the issue of hell is presented to the respondents, no unanimous feeling is generated as with that of the first bipolar-polar statement; however, differences are apparent. For instance, small donors are more likely to believe in a literal hell, moderate donors are mixed and large donors generally do not believe in a "literal" hell. This is important because one must discover what constitutes a regular religious attitude in a Disciple congregation. This question presses the study, for historically, Disciples have not been literalist with regard to the Bible. Also, one might suspect that persons who believed in a literal hell would be more generous fearing final retribution; however, this is not borne out. Small donors are more likely to believe in a literal hell, twenty-nine percent agreeing with the statement, while thirty percent of large donors disagreed. For

this statement, it is important to see the whole percentage spread which is detailed in Table 7.

Table 7

Mean Distribution on the Question of a Literal Hell

	<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Strongly Agree	24	19	26
Agree	29	31	20
Disagree	27	26	30
Strongly Disagree	20	24	24

Closely aligned with the statement regarding a literal hell is the statement on miracles. All donor groups strongly agree with the statement: "I believe the miracles in the Bible really happened." In fact, if one adds the means of "strongly agree" and "agree", small, moderate and large donors are exactly the same with eighty-nine percent. On the issue of eternal life, all donor groups strongly affirmed a belief in the afterlife. Seventy-six percent of large donors strongly agreed with a belief in eternal life, compared to seventy-one percent moderate donors and sixty-five percent small donors.

Though all donor groups believed in the Biblical miracles and in a life after death, deviations surfaced on the statement regarding Biblical inerrancy. All donor groups disagreed with the statement regarding Biblical inerrancy when taking into consideration the largest mean of each (small-35%, moderate-41% and large-30%). However, when one takes in all responses, the

picture is not as clear. Taking agree and strongly agree together and comparing with disagree/strongly disagree, small donors tend to agree with the inerrancy of the Bible, whereas moderate and large do not. At this point, only a tendency can be established regarding the issue of inerrancy, rather than anything clear-cut. When one combines the four bipolar decisions into two, large donors agree with inerrancy of the Bible forty-three percent and disagree fifty-seven percent; moderate donors agree forty-two percent and disagree fifty-eight percent; small donors agree fifty-one percent and disagree forty-nine percent. Future studies should apply statistical tests to determine significance and enlarge the study to take into consideration other possible factors which may or may not be more important.

All donor groups seem to enjoy working for and being involved in the life of the church, see Table 8. Probably these respondents would more likely fill-out a survey instrument related to a church project regardless of their donative commitment. However, a difference is noted, large donors strongly agree with the statement regarding work and involvement in the church with a sixty-one percent. This is much higher than moderate or small donors, forty-three percent and forty-two percent respectively. So even though all donor groups agreed with the statement, a higher percentage of large donors did so strongly. Apparently large donors get much more satisfaction from their relationship with the local church than other donor groups, and this results in greater generosity. To a related

statement about church activities being a major source of satisfaction in the donor's life, again all positively agreed, but large donors more strongly agree (thirty-three percent) compared to moderate at twenty-one percent and small at nineteen percent. Also, small donors disagreed with the statement at a slightly higher percentage than moderate but at a significantly higher percentage than large (Small-32% and Large-20%). So large donors seem to enjoy their relationship with the church to a higher degree and find that relationship much more satisfying than small donors.

Table 8

Mean Distribution on Involvement in Church Activities

	<u>Small</u>	<u>Moderates</u>	<u>Large</u>
Strongly Agree	42	43	61
Agree	50	51	34
Disagree	7	6	4
Strongly Disagree	1	0	1

A related question to the above is the donor's knowledge of the inter-workings of the congregation and whether the donor feels he or she has any power over the decision making processes. Large donors strongly agreed that they are informed about the life of the congregation and have some say in the decision making process with a mean of forty. While moderate donors and small

donors essentially agreed to being informed and having influence, they did so at a much lower percentage than large donors. Whereas only eight percent of large donors did not feel well informed or have any influence, twenty-four percent of small donors felt uninformed and devoid of influence. At this point, moderate donors were right in the middle. All donors in the life of the church feel somewhat informed and possessing some influence in the decision making processes; however, large donors do so in a much stronger way.

The next series of statements deal with the rationale for the donor possessing a religious faith and whether or not the donor's religion has something to do with all of life or just part. Those two statements read: "I try hard to carry my religion over into all my other dealings in life" and "My religious beliefs are what really lie behind my whole approach to life."

Large donors strongly agreed with the first statement with a fifty-two percent, compared to a forty-three for moderate and a thirty-eight percent for small donors. There was significant correlation between the first and the second statement. All donor groups strongly agreed with the second statement with only a few percentage points separating each donor group, but large donors most strongly agreed (fifty-four percent). Though all donor groups strongly agreed/agreed with the statement, large donors agreed the most, moderates second and small donors last. Thus, large donors are more likely to correlate their religious beliefs into their daily lives to a

higher degree than moderate donors and most certainly much higher than small donors.

Statements dealing with religion as a civil or social experience read: "It is part of one's patriotic duty to worship in the church of my choice" and "Church membership has helped me to meet the right kind of people." Large and moderate donors are more likely to disagree with the first statement than small donors. Though moderate and large donors disagree with the statement, large donors disagree more strongly than moderate (59% large to 54%, moderate). On the agree/disagree bipolar, small donors disagreed as much with the statement as agreed. Only the larger number of small donors who strongly agreed with the statement allowed for the shift in emphasis and support of the statement. When asked whether the church provided a proper arena to meet the "right" kind of people, all donor groups agreed with large donors strongly agreeing at thirty-four percent compared to moderate at thirty-one percent and small at twenty-eight. All agreed that the church was an important social institution where a member associated with the "right" kind of people. When one added the percentages of strongly agree and agree, moderates had eight-seven percent, small donors had a eighty-four percent and large donors had eighty-one percent. But, the percentage of strongly agree among large donors may show some hesitancy to make religion a civil endeavor. However, large donors strongly believe that church membership is socially beneficial.

Two bipolar statements on stewardship were placed last in this section of the survey; one statement dealt with the question

of sermons on stewardship and whether or not the minister should preach regularly on the subject; the other statement lifted up tithing as a Christian principle and whether or not it should be emphasized in the life of the church. Small and moderate donors indicated that ministers should not preach regularly on stewardship (fifty-one and forty-four percent, respectively) and large believed they should (fifty-two percent) . Large donors likewise believed that tithing should be emphasized (fifty-three percent) and small donors disagreed (forty-five percent). Unlike the issue of stewardship sermons, moderate donors agreed with the statement on tithing (forty-seven percent). Whereas large donors had a twelve percent "strongly agree" on the issue of ministers preaching on stewardship regularly, large donors had a twenty-three percent "strongly agree" with the statement on tithing. Table 9 shows the mean distribution on the whole bipolar statement on tithing, and clearly indicates that tithing is a principle which guides large donors in their sense of generosity to the church, less so with moderate donors and to a lesser degree with small donors.

Table 9

Bipolar Mean Distribution of Large, Moderate and Small Donors on the Statement: "The Church should emphasize tithing (giving ten percent of one's income) as a Christian principle."

	<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Strongly Agree	8	13	23
Agree	33	47	53
Disagree	45	32	20
Strongly Disagree	14	8	5

When one takes age as a consideration, differences appear which are worth noting. For instance, large donors as a whole disagreed with the statement: "I believe there is a literal hell." The only deviation from this rule is among the young large donor who would agree at forty-five percent. With moderates young and middle age, they would more likely disagree (young-32%) and strongly disagree (middle-32%), compared to moderate donors taken as a whole with thirty-one percent agreeing.

Another deviation based on age was discovered in reference to Biblical inerrancy. Large donors who were young agreed with the statement, "I believe the Bible is without error," by forty-five percent compared to large donors taken as a whole disagreeing by thirty percent. On the other hand, middle age, large donors strongly disagreed with the statement by

forty-three percent. This is compared to an over-all mean in strongly disagreed of twenty-seven percent.

If one were over fifty years of age and a small donor, he/she would more likely strongly agree with the statement that it is one's patriotic duty to worship. Overall small donors strongly agreed with that statement by twenty-six percent; if one were a small donor and over fifty years of age that would change to forty-three percent.

On whether or not ministers should preach regularly on stewardship, moderate respondents indicated they disagreed (forty-four percent). When taking age under consideration, young donors rather than disagreeing agreed by forty-nine percent and middle age by forty-six percent. When considering tithing, overall moderates agreed with stressing tithing as a Christian principle by forty-seven percent. Young moderate donors took issue with this statement and disagreed by forty-three percent.

This points out that age is a significant factor regarding religious attitudes and practices. Deviations can be experienced particularly among the young. Young, large donors seem to be more literalistic in their understanding of the Bible than over-all large donors. Likewise, age in moderate donors made a difference regarding Biblical inerrancy. The older the moderate donor became, the less likely that donor would believe the Bible was without error.

Like age, education is important when considering the beliefs and practices of donors. For instance, overall large donors disagreed by thirty percent with the statement: "I believe

in a literal Hell;" however, large donors with a high school education strongly agreed with the statement by thirty-nine percent. A similar situation arose with the statement regarding the inerrancy of the Bible. Overall, large donors disagreed with the premise of the Bible's being without error, but not so with large donors who had only a high school education. They strongly agreed with the statement by thirty-five percent. The statement regarding civil religion received strong assent with a forty-four percent by moderate donors with a high school education compared to overall moderate donors who disagreed with the statement with a thirty-five percent. There was a reversal on the same issue by large donors; overall large donors disagreed with the statement with a thirty-six percent, but those with a high school education agreed by thirty-nine percent.

College age persons tended not to deviate from over-all readings of donors, except with small donors. Small donors agreed with the statement regarding a literal hell, but small donors with a college education disagreed with the statement. Donors with graduate degrees tended not to deviate from overall donor tendencies, especially with large donors, some with moderate and less so with small donors. Moderate donors agreed with the statement affirming a literal hell, but moderate donors with graduate degrees reversed themselves, strongly disagreeing by forty-two percent. Also, moderate donors believed that ministers should not preach regularly on stewardship, but moderate donors with a graduate degree believed the opposite. On four statements, small donors with graduate degrees reversed the

order of all small donors. Small donors with a graduate degree do not believe in a literal hell but do believe the Bible is without error, a seemingly strange dichotomy. Small donors with a graduate degree do not find satisfaction in church activities or enjoy such activities, yet small donors overall do.

The fewest deviations from the overall means for each donor group were among college age donors. If there were deviation, it was among the small donor group. Deviations were highest among large donors with a high school education and small donors with a graduate degree. Large donors with a high school education appear to be more conservative and regular in their beliefs than either college or graduate large donors. They also tend to possess a civil religion which is not true of large donors taken as a whole. Small donors with a higher education tended to be turned off regarding church involvement.

When comparing sex differences, large female donors strongly disagreed with the statement regarding a literal hell with twenty-nine percent. Males and all large donors just disagreed with the statement. Again, where male and all large donors agreed with the statement about carrying one's religion into all other dealings, females strongly agreed. Females agreed by thirty percent that it was their patriotic duty to worship in the church of their choice, whereas large male donors strongly disagreed (forty-four percent of total), and all large donors disagreed (thirty-six percent of total).

Moderate male donors strongly disagreed with the statement on a literal hell, but females sided with all moderate

donors on agreeing with the statement. Like large female donors, moderate donors agreed with worship being a patriotic duty. The only other deviation was on ministers preaching regularly on stewardship; females sided with all moderate donors in disagreeing, but male donors felt that ministers should preach stewardship sermons regularly by fifty-one percent.

With small donors, males agreed that the Bible is without error; on the other hand, females sided with all small donors and disagreed. On matters of stewardship, small/male donors joined with moderate males and affirmed that ministers should preach on stewardship and they also believed that tithing should be emphasized. This was not true of females on either stewardship issues.

Age, education and sex will bring about deviations from the overall donor profile, especially if the donors are young or their education is limited. Sexual differences are exceedingly difficult to determine, mainly because of the category of couples. What is curious is both female large and moderate donors believe patriotism is somehow mixed up with worship. A stereotype would be that men would more likely be in tune with such a concept.

GIVING ATTITUDES

Fifteen statements in the survey called for a bipolar response on giving attitudes. An attempt was made in the survey to discover the rationale donors had for giving or not giving. The survey also endeavored to discover what motivated donors to give and give generously. When this section was first tested, it consisted of twenty statements. Many of the statements were redundant or not easily understood and thus eliminated. However, as with the test the survey statements did surface a number of variances between donor groups.

All donor groups strongly disagreed with fear as a motivation for giving, but some variance should be noted. Though sixty-six percent of large donors disagreed with fear as a personal motivator for their giving, twenty-two percent did agree. This twenty-two percent agreement of large donors is compared to three percent moderate and one percent small. Thus, most large donors, as with small and moderate, do not seem to give out of fear; however, a significant portion of large donors claim to be motivated to some degree by fear to give.

In all fifteen statements, there was general agreement among donors when the largest mean was taken into consideration. This means if in a statement a small donor "strongly disagreed," so did large and moderate donors with the largest mean. Only two exceptions were recorded and they were: "God expects me to give" and "I give because I will receive a blessing." Large donors

strongly agreed with the statement, "God expects me to give;" whereas small donors agreed with the statement and moderate donors agreed but to a lesser extent, see Table 10. Regarding the statement, "I give because I will receive a blessing," large donors disagreed to a higher extent than small and moderate donors.

Table 10

Mean Distribution of Large, Moderate and Small Donors on Statement, "God Expects Me to Give."

	<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Strongly Agree	31	42	51
Agree	48	46	37
Disagree	14	6	9
Strongly Disagree	7	3	3

All donor groups had their highest mean in the same bipolar position, so the difference noted is measured in degrees rather than in opposite polls. For instance, all donor groups agreed with the statement, "I give because it makes me feel good;" however, large donors did so by fifty-four percent, moderate donors and small donors by fifty-six percent each. In other words, the good feeling the large donor gets personally from giving is important but not to the same degree it is to the small or moderate donor.

Although all donor groups strongly disagreed with the

statement "I give because I feel guilty if I don't," the strongest disagreement came from small and large donors, see Table 11. Giving as a sign of being a good member of the church found large donors giving assent at a higher level than moderate and much more than small. Coupled with the above is the statement regarding giving as an obligation: large donors strongly agreed with the statement at twenty-nine percent, moderates at twenty-seven and small at fifteen percent. Large donors feel that God expects them to give by strongly agreeing at fifty-one percent, compared to moderates at forty-two percent and small at thirty-one percent. Though all essentially are in agreement with the following statements, large donors agree, and strongly so, at a much higher rate. For large donors, giving is rewarding, and large donors strongly agree, with forty-four percent giving this response compared to thirty-eight percent by moderate and thirty-five percent by small. Also, for large donors giving is a way to help others, and large donors strongly agree by sixty percent compared to moderate at fifty-four and small at fifty-three. Large donors seem to resonate at a higher percentage rate to rationales for giving that are positive. Samples of positive statements would be "Giving is a way to help others" and "I give to set an example." Negative statements would be "I give so as not to be selfish."

Table 11

Mean Distribution of Large, Moderate and Small Donors on Statement, "I Give Because I Feel Guilty if I Don't."

	<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Strongly Agree	5	6	4
Agree	23	29	24
Strongly Disagree	30	30	27
Disagree	42	35	45

This bipolar study was disappointing because it did not point out variances between donor groups regarding attitudes on giving. Regardless of a donors feeling on a given attitude, because all donor groups seem to agree or disagree in concert, those attitudes influenced little the donor's level of giving. For instance, all donor groups agreed with the statement, "Giving is doing my fair share;" small donors, however, agreed by sixty-seven percent compared to fifty-one percent for a large donor. The attitude seems to be correct, but obviously the church has not capitalized on that attitude by indicating what constitutes a fair share. The same would be true for the statement, "Giving is being a good church member" in which small donors agreed and strongly agreed together by eighty percent. Perhaps the church has failed to capitalize on this attitude properly by not quantifying what being a good church member means. Small donors believe that God expects them to give, to be sure not at the high percentage rate of large donors;

nevertheless small donors are not in disagreement with this attitude. So again, the Church, perhaps, has failed to be explicit. This bipolar study indicates that small or moderate donors have attitudes conducive to good stewardship, so the question raised is whether the church has failed to be aggressive in taking advantage of these positive attitudes towards giving.

Chapter 6

RESULTS ON FREQUENCY SCHEDULES

Church attendance was a variance to be tested, along with church involvement and devotional life and religious practices. Five statements on the devotional life called for a response of regularly, fairly frequently, occasionally or seldom/never. The respondent was asked to indicate his or her normal church attendance pattern and to check-off the church involvements participated in over the last three years. Church involvements reached beyond the local congregation and included such items as committee membership, choir, Sunday School teacher, etc.

A number of theses will be addressed by this chapter. Namely, that generous donors will be found to be more active and involved in church and community organizations. Also, that church attendance will have no bearing whatsoever on giving patterns, and that generous donors will be found to be more regular and traditional in their religious practices.

THE DEVOTIONAL LIFE

On Bible reading, large donors outperformed moderate and small donors significantly, see Table 12. Small and moderate donors read their Bible occasionally whereas large donors read the Bible regularly. There is also a percentage differential

between small and moderate donors who read their Bibles occasionally, thirty-eight percent for small and forty-one percent for moderate. Again the donor group least likely to seldom or never read their Bible would be large donors, and the donor group most likely to seldom or never read their Bible would be small donors.

When comparing Bible reading to personal devotions, large donors were most likely to have regular devotions or fairly frequent devotions than small or moderate donors. The donor group which would seldom or never have devotions would be small donors. Sixty-four percent of large donors would have devotions regularly or fairly frequently, compared to moderate donors with fifty-eight percent and small with fifty-five percent. The pattern holds, but not as dramatically with Bible reading depicted in Table 12. Here keen distinctions are found which indicate that generous or large givers are more regular in their religious practices.

Table 12

Frequency Distribution on Bible Reading

	<u>Large</u>	<u>Moderate</u>	<u>Small</u>
Regularly	34	19	15
Fairly Frequently	28	25	26
Occasionally	33	41	38
Seldom or Never	5	15	21

The least likely donor group to view religious television is moderate donors, followed by large donors. None of the three donor groups is regular viewers of religious television programming. None of the three groups is fairly frequent viewers, but small donors are more likely to occasionally view religious programming with forty-one percent, compared to thirty-six moderate and thirty-seven percent large donors. Given the high mean of the seldom or never frequency regarding religious television viewing, the evidence may point out that religious television is not nearly as pervasive among the Disciple community as suspected. Not even age moves the over-all statistics; therefore, an elderly person does not watch religious television anymore than a middle age person. These statistics, however, are not proof that Disciples are more sophisticated and theologically balanced because they do not watch much religious television.

On the matter of table grace, all donor groups occasionally say grace before meals. Large donors seem to be the most indifferent to table grace, for they had the same mean of twenty-eight for "occasional" and "seldom never". Small donors would be the most likely donor group to have occasional table graces with a thirty-six percent, closely followed by moderate with a thirty-five. Interestingly, twenty-eight percent of large donors seldom or never have table grace compared to twenty-two percent small donors. Giving thanks for food as a devotional practice seems to have little or no correlation with generosity. The high incident of seldom or never could be attributed to

single persons, widows or widowers. If one eats alone or in public, he/she is most likely not to say a formal grace.

When comparing donor groups and their frequency on leading in worship, large donors would regularly lead worship with at twenty-six percent but small donors would seldom or never lead in public worship by fifty-four percent. Moderate donors have a twenty-seven percent in all three frequencies except "regularly". A reason for the twenty-eight percent for seldom or never with large donors is due in large measure to age. Many respondents noted that they led worship in the past but age and infirmities now restrict this activity. Nevertheless, large donors are more likely to be lay leaders in services of worship than moderates. Small donors do not often hold this symbolic place of worship leadership in the congregation. This evidence should not be construed to mean that specifically increased leadership in worship by small donors would affect their generosity. More likely, generous donors naturally gravitate to positions of leadership. The data, however, cannot give cause and effect information.

ATTENDANCE AND INVOLVEMENT FREQUENCIES

Frequency levels indicate that large donors are more active and involved in church and community life than moderate and small donors. Large donors attend church four times a month where small and moderate donors attend three times. Likewise, large donors have an involvement rating of six, moderates five

and small four. The data is not dramatic but sufficient to point out that generosity is correlated with meaningful activity and involvement in the life of the church. In the pretest, attendance had no relationship with donor levels; however, with the larger sample, attendance seemed to have a direct correlation with levels of generosity, at least between large and moderate/small. The pretest may find some credence in that the larger sample indicates that attendance seems to have no bearing between moderate and small donors.

An old rule in fund raising says that a donor's level of support is related to that donor's involvement in the charity. This seems to ring true of large donors with their attendance and involvement in the life of the church.

The research indicates that age has no bearing whatsoever on church attendance, but age is a determinant when considering church involvement. Large donors had a higher involvement in the older years than either small or moderate donors, dropping from a six to a five after the age of fifty. Moderates, on the other hand, dropped one involvement with each age group; the same was true of small donors. It would appear that large donors endeavor to keep as involved as possible, only reducing their involvement because of the necessity of age and infirmity; however, no such maintenance is observed with small or moderate donors.

Education does not seem to be a factor in church attendance. All donor groups hold their identical attendance whether high school, college or graduate. High school graduates who are large donors are not as involved in the church as college

and graduate educated large donors. Moderate donors' involvement is not affected by education, unless that moderate donor has a graduate degree; then the involvement rises from five to six. Small donors are not affected by education when appraising their involvement.

Sex is not correlated with church attendance. However, some sex differences are noted regarding church involvement. Female large donors are less involved than males or couples, and male moderate donors are less involved than females and couples.

Neither age, education nor sex had any relationship with church attendance with the gross attendance frequencies holding in those categories. Simply, large donors attend church more regularly than small and moderate donors. Interestingly, the frequency of church attendance is not as critical between moderate and small donors. Thus, generous givers are going to be more regular in their attendance.

Age definitely has an impact on involvement; young people are more involved regardless of their donor group. This could mean that if involvement is sustained, when a young small donor becomes middle aged, he or she will move from a small donor to a moderate donor. However, there is no evidence to support this contention, except common sense. All donor groups drop off their involvement when donors are fifty years or older, but large donors still maintain a higher involvement frequency (large--5, moderate--4 and small--3).

Again, large donors are more regular in their attendance than small or moderate donors. No attendance variance is noted

between small and moderate donors. On the whole, large donors are the most involved in congregational life with moderate and then small donors following. Across the boards, donor groups experience a lessening of involvement with age. Education has no bearing on small donors, except partially with moderates who have a graduate degree (involvement raises from the norm of five to six) and large donors who have a high school education (involvement drops from the norm of six to five).

Chapter 7

RESULTS ON BIPOLAR SCHEDULES FOR SOCIAL
AND POLITICAL ISSUES PLUS GIVING MODELS

Bipolar response range included: extremely important, important, fairly important and not important. Ten items were presented to the respondents representing current and ongoing social and political issues. Differentials of religious attitudes and practices along with attitudes on giving among the three donor groups have thus far been explored. Other important data to be interrelated with these attitudes and practices are political and social attitudes. In understanding donor groups, particularly their likes and dislikes, it would be unwise to discount these attitudes. In building a profile of a donor, it is important to determine whether political and social attitudes have a bearing on gift giving.

A primary thesis of this project has to do with models. Namely, that generous models elicit generosity. Thus, where generous models have been present and effective, they have influenced others to act generously. On the other hand, where there has been a paucity of generous models, small or non-donors has been the result. Good stewardship is not learned from stewardship sermons, tracts, treatises, etc., but more from observation and even more from observation and practice.

The respondent was asked to rate classes of persons and

things which may or may have not been influences in setting his or her giving standards. Not only are persons listed but resources, such as sermons, and a place for the respondent to add a person or practice which has influenced his or her giving. Of the ten possible influences, the respondent was asked to circle the one which was the most generous in his/her experience.

BIPOLARS ON SOCIAL AND POLITICAL ISSUES

Respondents were asked to indicate political and social issues that were important to them. Ten items were presented from peace to poverty. All donor groups indicated that the issue of peace was extremely important. Likewise, all donor groups felt that the issue of human rights was equally extremely important. With both issues, small donors felt the strongest with moderate donors next followed by large donors.

Economy as an issue found that all donor groups felt it important with large donors supporting "important" with a fifty-seven percent, compared to fifty for moderate and forty-eight percent small. The supposition would be that large donors would be exceedingly concerned with the economy, but when one combines the means of "extremely important" and "important", moderate donors rate this an important issue with an eighty-nine percent compared to eighty-eight percent for large and eighty-four percent for small. Therefore, all donor groups are concerned with the economy and rate it as an important issue for their lives.

A prevalent issue is hunger in the world, and all donor groups rated this issue as "extremely important." In fact, small donors and large donors had the same mean of fifty-seven. When considering the issue of drugs, again all donors rated this problem as "extremely important." However, large donors though holding the issue to be "extremely important" did so at a smaller mean than both moderate and small donors (small--52, moderate--55, and large--45).

Most important differences were recorded on the issue of the right to bear arms. Large donors indicated that this was a "not important" issue. Moderate donors highest mean was on "not important" but in actuality all bipolar sections received almost an equal distribution (see table 13). Small donors indicated that this was an "important" issue. Unanimity of opinion characterized most of the ten issues, except the right to bear arms. Certainly, this issue marks a clear distinction between donor groups. Why this issue and not others? The reasons are uncertain and deserve future research.

Table 13

The Mean Distribution on the Issue of the Right to Bear Arms

	<u>Small Donors</u>	<u>Moderate Donors</u>	<u>Large Donors</u>
Extremely Important	26	24	15
Important	28	24	27
Fairly Important	25	25	23
Not Important	21	27	34

Some variance was noted on the issue of disarmament. Here small donors felt this issue to be "extremely important" with moderate and large donors having their respective largest mean in "important." So, one might assume that small donors have stronger feelings about the subject of disarmament than either moderate and large donors. On the issue of crime, both small and moderate had their highest means in "extremely important" where large donors' highest mean was found in "important." For all donor groups, crime is an important issue but somewhat less so for large when compared to other donors groups.

Abortion would appear to raise some diversity of opinion, but this study produced no opposing points of view. Small and large donors perceived this issue as "important," and moderate donors felt the issue was "fairly important." When comparing the "not important" choice in reference to abortion, some interesting data surfaced. For instance, large donors felt that the issue

was not important with a twenty-two percent response, moderate with a nineteen percent and small with a thirteen percent. In taking all the means into consideration, see table 14, small donors rate the issue of abortion as important to extremely important, while moderate donors rate the issue as fairly important to important. Large donors are divided and have the highest mean in "not important".

Table 14

The Mean Distribution on the Issue of Abortion

	<u>Small Donors</u>	<u>Moderate Donors</u>	<u>Large Donors</u>
Extremely Important	28	21	23
Important	34	28	31
Fairly Important	24	31	23
Not Important	13	19	22

Lastly, the issue of poverty received an "extremely important" from both small and large donors. The highest mean for moderate donors was found in the "important" column. Small donors felt the strongest on this issue with a fifty-one percent, followed by large donors with a forty-four. Moderate donors had its strongest mean in "important" with a forty-eight percent.

On the matter of political and social issues there seems to be little difference between donor groups. Therefore, it

cannot be said that that large donors are more conservative or liberal than small or moderate donors. Conservative church persons have been known in the past to withhold financial support from their church or denomination when they have disagreed with their denomination's stated policies. If there is anything this study indicates, it is that no one donor group would anymore likely withhold financial support than another.

The results also may indicate that Disciple congregations are more open on the subjects herein listed and freedom of discussion on critical issues does not promote disagreements, at least, between donor groups.

BIPOLAR RESULTS ON INFLUENCES IN GIVING

An important consideration in this research is that of models. Thus, respondents to the survey instrument were asked to make a bipolar determination, extremely important to not important, on influences which helped them set their giving standards.

This list of ten items consisted of classes of persons, things or aids, and finally an opportunity to fill-in a blank.

When the largest mean is limited to "extremely important," all donors groups choose parents and spouses as the most influential in setting their giving standards. Taking first parents, for small donors the mean is thirty-two, moderate is thirty-four and large is forty respectively. Small had no more "extremely important" influences, leaving moderates giving a high

mean of thirty-two to spouses and large a forty-one. It is interesting to note that small donors rated spouses "not important" with a mean of thirty-two. Therefore, though all donor groups rate parents as having the greatest influence in their giving standards, large donors rated spouses higher than parents. Interestingly, large donors rated spouses higher than parents yet exceeded the means of both small and moderate donors on parents.

Following spouses and parents with an "important" position is ministers and sermons. Small donors added sermons but rated it with a highest mean in the "fairly important" position. When weighing the influence of ministers, moderate donors had the highest mean of forty-three followed by large with thirty-seven and small with thirty-four. However, the seeming second position of the large donors is offset with a "extremely important" mean of twenty-seven, and this is not the case for either small or moderate, see Table 15. Large donors rated sermons in the "important" position with forty, followed by moderate with a thirty-seven. Small donors fell to the third position, "fairly important" with a mean of thirty-one. Moderate and large donors sustained the importance of sermons as a giving influence by making "fairly important" a mean of twenty-eight and twenty-nine respectively, whereas small donors further dropped to "not important" with a mean of twenty-seven.

Table 15

The Mean Distribution for Ministers and Sermons

	<u>Small</u>		<u>Moderate</u>		<u>Large</u>	
	M	S	M	S	M	S
Extremely Important	20	18	17	11	27	16
Important	34	24	43	37	37	40
Fairly Important	26	31	21	28	23	29
Not Important	20	27	19	24	13	15

Consequently, for large donors spouses are a significant model and giving influence in their stewardship, followed closely by the influence of parents, see Table 16. Moderate donors are influenced first by parents and secondly by spouses but significantly less so in both cases than large donors. Small donors are influenced most in their giving by parents, but seven points below large donors, and small donors indicate spouses are not an influence. In a secondary influential level are ministers and their sermons. Again large donors topped moderate and moderate small donors regarding the influence of ministers. Sermons were not as highly rated as ministers in their efficacy, but large donors indicated these stewardship sermons were important and to a higher degree than moderate. Small donors doubted the efficacy of sermons altogether. Interestingly, save for spouses, parents, ministers and sermons, all donors groups

gave their highest means to the position of "not important" to all other possible influences. These included friends, Sunday school teachers, peers, elders, and tracts

Table 16

Mean Distribution for Parents and Spouses

	<u>Small</u>		<u>Moderate</u>		<u>Large</u>	
	P	S	P	S	P	S
Extremely Important	33	29	37	34	41	42
Important	24	27	24	30	22	26
Fairly Important	16	13	13	12	15	13
Not Important	27	31	28	24	22	19

In these series of influences, the respondent had the opportunity to add an influence. Obviously, if the respondent chose to add an influence, the rating would be in most instances an "extremely important." Thus, the raw numbers are important. Keeping in mind that not all respondents uniformly filled out the entire survey, the ratio for respondents choosing to add an influence are as follows: small, 155:25; moderate, 212:56; and large, 205:51

Each list was varied, but patterns did emerge, even though predominately each donor group had a high rating for the Bible as an influence in their giving standards. The issue of

income or spendable income was a much greater influence for small donors than it was for moderate and even less so for large. Where small donors mentioned income or spendable income seven times, moderate raised it twice and large only once.

All groups mentioned a particular person, such as a sister, as an influence or a system, like a pledge process. Moderate more than any other group mentioned education and maturation as a factor which influenced their giving standards. More likely a large donor would mention need or a similar factor than either small or moderate donors. The Bible was the most often noted influence with small donors' naming the Bible four times, moderate nineteen, and large sixteen. Large donors were more apt to be more specific, such as the Biblical teaching on tithing. For few donors were pivotal experiences contributive to their giving standards, unless that pivotal experience was around a person, such as a youth sponsor, a relative or a friend.

CIRCLES OF INFLUENCE

After the respondent was asked to rate ten influences in a bipolarity, that same respondent was requested to circle the one most generous in his or her experience.

Spouses were a top influence for large and moderate donors in the bipolar listing, with small donors placing spouses in the unimportant ranking; however, when donors began circling the most generous in their experience, parents received the highest mean, spouses were able to hold a secondary position with

moderate donors and a third position with large donors. The ranking and mean are found in Table 17 for all donor groups. These rankings hold fairly close to the bipolar influences, but some differences will be noted.

Table 17

The Ranking and Mean Distribution for the Most Generous in the Experience of the Respondent

<u>Small</u>	<u>Moderate</u>	<u>Large</u>
Parents (28)	Parents (50)	Parents (35)
Minister (19)	Spouse (15)	Minister (18)
Spouse (9)	Friends (6)	Friends/Elders (7)

Only a small percentage of respondents bothered to circle the one number they believed to be the most generous in their experience, so the bipolar rating which precedes the circles is much more conclusive. When one compares the two, only the large bipolar deviates with spouse first and parents second. At the third ranking, there is no similarity between the two rankings. However, it is interesting that though small donors in the bipolar rated spouses as an unimportant influence in their giving standards, in circles of generosity, they rated them third. This could mean that though spouses are generous in the experience of small donors, that spousal generosity has no impact on their standards of giving. This could be true of friends under moderate and ministers, friends and elders under large donors.

All these groups have been generous in their experience but for some reason were not seen as a powerful influence in setting their standards for giving. This is not true, however, with parents. Parents are critical as an influence and a generous role model.

The only deviation is large donors who put spouses before parents in the bipolar. This could mean that spousal influence is a powerful determinant for generous giving. In other words, giving is in ratio to spousal support. For large donors, spousal support is reported to be primary, for moderate it is secondary, and for small it is unimportant.

Important role models for generosity seem to be parents, spouses and ministers. They also are influential in setting giving standards for the church donor.

Chapter 8

RESULTS ON AN HYPOTHETICAL GIVING SITUATION AND RESPONSES TO OPEN-ENDED QUESTIONS

To determine giving patterns and provide correlation with attitudes on giving, a hypothetical giving situation was designed, followed by five open-ended questions which provided reinforcement information on giving influences. This helped to shed light on possible giving models and personal guidelines regarding the respondents' principles of giving. Fortunately, most respondents took the time to write responses to the five questions, helping clarify distinct differences between small, moderate and large donors. Respondents treated the hypothetical giving situation seriously, often writing notes in the margin to clarify or justify the amount of their gift. Some responses were purely personal, but most were political.

A HYPOTHETICAL GIVING SITUATION

The respondents, through the survey, were given a hypothetical situation of distributing an extra two thousand dollars of income. They could keep all or part of the amount and/or distribute the amount to a list of charities. They were requested to show the dollar amount following each of the eleven listings. The list included a television evangelist, a United Way agency, their own local church offering, international

relief, a church college, rescue mission, a church camp scholarship, inner city youth program, Bibles to Chile, the World Council of Churches, and, finally, self.

Placement of the hypothetical giving situation was important. Placing the situation at the close of the survey allowed the respondent to become involved. An early placement might have gotten a detached response or a respondent who had not grappled with the attitudes and practices regarding the distribution of their spendable income. This placement literally provided an extension of their giving attitudes and practices which were well utilized by the close of the survey.

An attempt was made to represent a fair cross section of giving opportunities confronting a church member of the Christian Church. By no means was the list exhaustive but more representative in nature. However, it must be understood that this part of the survey does not reflect what a respondent has done or even what that respondent will do. Value, however, can be found by reflecting back on the attitudes and practices of small, moderate and large donors in light of this hypothetical situation.

A generous sample resulted from this portion of the survey with 167 small donors, 217 moderate donors and 210 large donors responding. Since respondents were putting dollar amounts into the eleven categories, these dollar figures for each of the eleven were totaled and then a per capita amount was established for each of the eleven items. Sometimes a mean will be used in describing differences between donor groups but mostly dollar

amounts will be used for valuation.

When comparing each donor group to the largest dollar distribution, the amount designated to self was largest in all three groups. This is to be expected. If it were not so, this part of the study would surely be suspect. When comparing each donor group, large donors would give the least to themselves with \$889.50, followed by small with \$959.10 and then moderates with \$1,021.00. In all donor groups, the second beneficiary of a portion of this extra \$2,000 of income was the local church. Large donors would make the largest gift to the local church (\$412.57), followed by moderates (\$352.17) and then small (\$307.03). Again the priorities are the same but the dollar amounts are different. The large donor is going to support the local church to a higher degree, even if it means taking less for self.

At the third level, large donors support church colleges, moderates have almost a three-way tie between the United Way, Church Colleges and Camp Scholarships; small donors would place United Way in the third position. All donors would give something to television evangelists but not much, with large and moderate donors giving this opportunity the least amount of their dollars and small giving Bibles to Chile the least amount. In Table 18, one can see the rank order of each donor group with number one being the largest dollar amount and number eleven being the smallest dollar amount distributed by that donor group.

Table 18

Rank Order of Distribution of \$2,000 to Self and Charities by Donor Group

<u>Small</u>	<u>Moderate</u>	<u>Large</u>
1. Self (\$959.00)	Self (\$1,021)	Self (\$889.50)
2. Local Church (307.00)	Local Church (352)	Local Church (412)
3. United Way (55.00)	United Way (56)	Church College (106)
4. Camp Scholarships (46.41)	College (50)	Relief (74)
5. Inner City Youth (45.75)	Camp Scholarships (49)	Camp (57)
6. Church College (41.75)	International Relief (42)	Inner City Youth (44)
7. Rescue Mission (32.10)	Rescue Mission (41)	United Way (43)
8. International Relief (29.03)	Inner City Youth (41)	Rescue Mission (40)
9. World Council (22.13)	Bibles for Chile (11.41)	World Council (27)
10. TV Evangelist (7.62)	World Council (11.24)	Bibles (14)
11. Bibles for Chile (6.86)	TV Evangelist (9.42)	TV Evangelist (9)

Some interesting information is revealed by the ranking in Table 18. The first four rankings of large donors are more typical of a traditional Disciple ordering. Traditionally, Disciples of Christ have placed a great deal of emphasis on education. Presently, this denomination has eighteen colleges and universities. This is an extraordinarily high percentage of institutions of higher education, particularly with an inclusive

membership of 1,145,918 and a confirmed membership of 761,629.¹ Historically, the Christian Church (Disciples of Christ) has placed much emphasis on education, establishing Bacon College in 1836.

The Leaders among the Disciples of the first generation were men of good education--the Campbells in the University of Glasgow, Scott in the University of Edinburgh, Stone in David Caldwell's school, which was in reality a private college. Others were self-educated in no mean degree. The men who molded the American Frontier knew that they could not conquer it if they allowed it to impose its wildness upon them. They were zealous for the establishment of institutions in which learning might be fostered and by which it might be disseminated.²

Thus, it would seem that large donors are more likely to be closer to the traditional Disciple priorities in their giving than either moderate or small donors. Another indicator is the high ranking of international relief among large donors. Whereas large donors distributed \$74.03 to international relief in this hypothetical situation, moderate donors distributed \$41.81 and small donors \$29.03. Even though the World Council of Churches had only a ninth and tenth position in the ranking, the dollars distributed by large were \$27.38 compared to \$22.13 for moderate and \$11.24 for small. Further study might produce the finding that the large donor ranking is more in order with traditional Disciple thought than moderate or small donor ranking. Intuitively the ranking seems to hold closer to traditional

¹Church Financial Statistics and Related Data 1984 (New York: National Council of the Churches of Christ in the U.S.A., 1984) p. 4.

²W. E. Garrison and A. T. DeGroot, The Disciples of Christ, a History (St. Louis: Christian Board of Publication, 1948) 222-223.

Disciple thought, but such a study is far from the purview of this research.

On the item of supporting a television evangelist, small donors gave a tenth ranking while moderate and large put it dead last with an eleven ranking. Moderate donors gave the television ministry \$7.62 which was the lowest amount, while small gave the same item \$9.42 and large \$9.26. Small donors occasionally viewed religious television with a mean of forty-one, moderate donors seldom or never viewed religious programming with a mean of forty-eight and large did the same with a mean of forty-four. The low amount and eleventh place ranking of a television evangelist correlates with the highest mean in "seldom or never" watch religious television frequency of moderate donors. The same could be said for large and small donors.

At one time, there was the suspicion that television religious programming was cutting into attendance and contributions to mainline churches. This was basically disproved by Annenburg/Gallup Report. This report gave evidence that those who watch religious television programming are regular in both their church attendance and their giving. In fact, the report indicated that 51.5% increased their giving locally.³ A primary factor leading to religious television viewing, according to the Annenburg/Gallup Report, is a dissatisfaction with the "prevailing moral climate." Also, viewers are more likely to

³Church Financial Statistics, 13.

hold conservative, evangelical or "fundamentalist" beliefs.⁴ If this be the case, then Disciple respondents to this survey do not fit the above profile. Small, moderate and large donors rated themselves as viewing religious television, "seldom or never."

To reinforce the above paragraph, Bibles to Chile also received low marks in all donor groups. The ranking was small with an eleven, moderate with a nine and large with a ten. Large donors, however, gave the most with \$14.45, followed by moderate with \$11.44, and small with \$6.86. This again is perceived as a project of a more conservative constituency. When one takes the rank order, more typically conservative causes have a higher ranking with small donors, followed less so by moderate and finally even more less so with large donors. This is not to say that large donors are progressive and liberal in their social concerns and theology, far from it. However, large donors seem to hold closer to a traditional contributive system than either small or moderate. Large donors did contribute hypothetically to a number of more conservative causes, as evidenced by the large dollar amount given to support Bibles for Chile.

When the same factors are viewed with education as a consideration, the following is discovered. Large donors, with more education, reduced their giving to local congregations and increased their giving to self. The same pattern was true for moderate donors. For small donors increased education was related to giving at the same level for self, lowering church

⁴Ibid., 16.

donations and increasing gifts to camp scholarships, relief work and United Way.

Age factors were evidenced in the hypothetical giving situation. Young people, regardless of donor group, gave more to self than other age groups. Middle aged respondents gave less to self and more to the local church: large donors gave three percent more, moderate donors two percent more, and small donors one percent more. When the respondent was over fifty years of age, giving to self dropped off dramatically, especially with large donors. Sex differences showed that males gave more to self than females.

OPEN-ENDED QUESTIONS ON GIVING

At the end of the survey four questions were presented which required an essay response. The questions were 1) What is your earliest memory of personal giving and in what setting were you? 2) What is your number one criteria in making a gift to charity? 3) What would motivate you the most to increase your giving? and 5) What or who influenced you the most regarding your standards of giving?

No survey can foresee all possible responses; therefore, it is needful to provide an essay portion which elicits more general responses. These responses can be helpful in constructing future survey instruments. In fact, when the survey was tested, it was reconstructed in part because of the responses to the open-ended questions.

The first question, "What is your earliest memory of personal giving and in what setting were you?", drew 134 responses from large donors, 125 from moderate donors and 84 from small donors.

For all donor groups, their earliest experience was in childhood and revolved around Sunday School. The highest mean for each donor group was found to be this common experience of attending Sunday School as a child and making some monetary contribution. Some donors made reference to purchasing a gift for a peer or family member or the Boy or Girl Scouts as a medium by which a donation of some sort was elicited. However, for the majority of respondents the act of making a small contribution in the setting of a Sunday School environment was memorable.

Moderate donors had the highest mean of sixty-seven for Sunday School being their earliest memory of giving, followed by large with a sixty and finally small with a fifty-two. No other experience of giving came close to these means. The next highest mean was a ten for large donors who as teenagers in their youth groups made a gift. After the mean of a ten came a whole variety of memories starting with a mean of seven and descending.

Small donors described giving ten percent of their allowance to church or an experience in a Vacation Bible School. A few mentioned a visit by a minister which prompted a gift. Two said the setting where they made their first gift was overseas during wartime. Seven percent indicated that a church camp was the setting of their first gift.

It should be noted that the widest variety of responses

was found with large donors, next with moderate donors and almost a pauperism of experiences were noted by small donors.

Moderate donors wrote about making a pledge, or a specific event, and the influence of parents. Five percent made it clear that they made no charitable gift until they were an adult.

All sorts of experiences were shared by large donors from camp meetings to working in a soup kitchen during the Depression. Four percent indicated that at a very early age their parents taught them about tithing. Others indicated that their earliest experience of giving was coupled with the knowledge and discovery that their parents were generous.

Though the prominent remembrance was that of putting coins as a child in the Sunday School offering, large donors coupled this remembrance with tithing and generous parental models. No mention of tithing was evident among moderate and small donors. Only moderate donors mentioned the importance of parents but not nearly as graphically as large donors. Sunday School was pivotal for all donor groups but decreasingly so for small donors as compared to moderate and large donors. Large donors had many more giving experiences and coupled tithing and parental generosity with the experience of making a contribution in a Sunday School at an early age.

The next question addressed to the respondents was, "What is your number one criteria in making a gift to charity?"

Though all donor groups were concerned with the management issue of charitable fund sources, small donors did not

have a consensus regarding criteria. Thus, fiscal responsibility and low overhead were really concerns of moderate and large donors. These two groups wanted the largest share of their benevolent dollars to reach the project or to serve the intended person. The organizational issue regarding the efficiency of the fund gathering body and that body's low cost of operation was so important that it received a twenty-eight mean for large, thirty-six for moderate and eleven for small. A possible reason why small donors did not raise this issue of benevolent dollar management may be that being their gift investment was relatively small, they were not concerned about the costs involved. On the other hand, since for moderate, and especially large donors, the gift was significant and perhaps even sacrificial, the realization that management costs are at a minimum would be a strong incentive to support that particular charity.

Another important criterion given was need. This was very important to moderate donors with a twenty-nine percent response and almost as important to large with a twenty percent response. For these two donor groups, efficiency of operations and low cost of raising charitable funds was immediately followed by the quality of the need presented by the organization. Small donors raised this as important only with a five percent response.

Large donors also listed as a criterion identification and participation with the charity. This was followed with the need that the charity must be based on the Gospel and administered by Christians who witness to God's love. A long

list followed of special criteria and individual issues, such as world hunger.

From these responses it would appear that large donors will support a charity if first the largest portion of the gift dollar goes directly to the project or the persons in need. Secondly, it is important that the need is real, and finally that the donor has some sort of identification with the charity and participates in the the charity's work. When the charity is thrifty and meets a real need, and the donor has some personal participation in that charity and that charity is based on the Christian Gospel of love, then the large donor will invest.

Large donors ask more questions about the charity than either moderate or small donors. Though moderate donors are concerned about low overhead and good management, and to a greater degree than large donors, there are no coupling concerns. Need is somewhat important to moderate donors, but more often the criteria for them reduces to such things as the charity having a good sales pitch and personal satisfaction, or that the charity provides the moderate donor with a good feeling.

More dramatic is small donors. They raise the issue of efficiency of operation and need but at a percentage which is half or a third less than moderate and large. Small donors' criteria, by their own remarks, reduces to more money and additional tax breaks.

Thirdly, respondents were asked: "What would motivate you the most to increase your giving?" As one might guess, the overwhelming response to that question was more money. This was

true of all three donor groups. Even so, there were differences in this response by donor groups. Such a response seems natural, meaning that a donor will need first the financial resources to make a gift. However, the question refers specifically to motivation and having more is not necessarily a motivator to give more. Comparing means on this question and the response, "Having more money," large donors had the smallest and small donors had the largest mean. For large donors, the mean is thirty-seven, moderate donors on this response of "more money/income" is forty-one, and half of all small donors responded with the primary motivator being an increase in their spendable income. This is dramatic. Small donors believe that they would be more generous if they just had some more money. The question to follow this response, which was not included in the survey, would be an inquiry about how much more income would be needed to generate X amount of dollars for charity. This attitude might be the one decisive difference between donors. Large donors first said more money would be needed to increase their giving, but this was quickly followed by the motivator of need. Twenty-seven percent of large donors said that what would motivate them the most to increase their giving was the presentation of a real need. Moderate donors indicated the same, but with only a fifteen percent response, and small donors did not mention need but, instead, indicated that they would be motivated to increase their giving if they could see the direct effect of their gift. This response was made by thirteen percent of small donors.

A consideration of all donor groups is their financial

resources from which they chose a portion to give away. Yet each donor group views these financial resources differently; for instance, large donors, if they are truly giving a significant portion of their income to charity, would need an increase in overall income to increase their giving, whereas in a carefully qualified sense (such as other factors not considered in this study) moderate and small donors could more readily increase their giving by giving a larger percentage of their present dollars to charity. This may be why need was the second motivator for large donors, indicating that true need would elicit a larger percentage of their dollars to that helping charity.

After need, large donors indicate that their own personal experiences in giving is a third factor in increasing their giving. In other words, their joy in sharing prompts even more sharing. No similar comment is made by moderate or small donors. After need for moderate donors, the next motivator is having some sort of control over wasteful spending with seven percent making such a response. Small donor remarks are so scattered that they defy any classification. Comments by small donors have more to do with their relationship with persons inside the congregation, specifically not having a minister who is political or who preaches on the Bible.

Large donors by twelve percent indicate that they would be motivated to increase their giving if they were apprised of concrete examples of the results of their giving. Often donors are presented the need and are highly motivated to respond, but

maintaining that level of giving is dependent upon some sort of effective reporting. Large donors particularly need to know how their contribution has impacted a given situation. This is not a concern for moderate or small donors. Large donors couple the need to know and be involved with enterprises which make a difference in solving problems. Moderate and small donors bring up petty issues which they indicate if solved for them would increase their giving. A moderate might say that a motivator for him or her would be that the church get out of politics, or a small donor would say that the local congregation faced with a financial disaster might elicit an increase in giving. In other words, a small or moderate donor would be motivated to give more if someone or something would solve some specific problems for him or her, whereas a large donor is motivated to solve problems by giving.

All donor groups indicated that a motivator to give more would be increased personal involvement and better communication. A large donor would be motivated by being able to visualize the effect of his or her gift or being involved in a striking presentation on some need or cause. Moderate donors used the word "personal" often to describe what would motivate them to respond with increased giving. Small donors' responses were indicative of this one response: "Nothing, I shouldn't have to be motivated to give." The only problem with this response is that it comes from a small donor.

The final question was "What or who influenced you the most regarding your standard of giving?" The strongest single

influence for all donors were parents. The mean was extremely close between the donor groups with large at thirty-two, moderate at thirty-one and small at thirty. Parents seem to set the standard of giving for each donor group. A determinant may be the degree of generosity of those parents. Remember all donor groups were givers to charity. The survey does not compare donors with nondonors. Therefore, future studies may uncover that the most single important influence toward giving practices is parents, and the degree of generosity set by those parents will determine whether a donor offspring will be a small, moderate or large donor.

The second most important influence for large donors was ministers (a twenty-four percent response). For moderate donors, it was the Bible (nineteen percent) and the Holy Spirit (eighteen percent). Small donors rated themselves as the second most important influence with ten percent. In third place for large donors as an important influence was the church. Moderate donors would place ministers as a top influence, while small donors would list the Bible.

Small donors tend to list things more than persons as influences, but after parents, ministers and the church by all donor groups, influences become rather diffused. Parents and ministers are mentioned by all donor groups but the means tell the story as one can see in Table 19.

Table 19

The Mean Distribution of Giving Influences

	<u>Parents</u>	<u>Ministers</u>
Large	32	24
Moderate	31	11
Small	30	8

For large donors, ministers have been a concrete influence regarding their level of giving. Yet where respondents gave names of ministers who presented the idea of tithing or emphasized the importance of percentage giving, these ministers are no longer living or they are retired. Perhaps the present generation of ministers does not emphasize stewardship in the same way as their predecessors.

Chapter 9

DISCUSSION OF THE RESULTS OF THE SURVEY

The results have been presented in the last six chapters on small, moderate and large donors. This chapter will be an evaluation and interpretation of the foregoing chapters. Much material has been realized regarding the beliefs and practices of donors. The major hypothesis will be addressed in the next pages along with the seven secondary theses.

One hoped for outcome of this research was that a profile would emerge on a generous or large donor. When all the results are taken together, characteristics of a generous or large donor come to the fore. This profile will prove helpful in many respects. In the past, stewardship material or financial presentations prepared by the local congregation and denomination have been based on conjecture or experience. No data has existed regarding the differences between small, moderate and large donors. Experience and trial and error are legitimate approaches to a difficult program, but now this research can be a supplemental resource along with practical experience and the discovery of what works and does not work in securing support for the institutional church.

The danger of not knowing the subject from which funds are to be elicited is that materials and approaches can be one-sided. They can portray the needs of the institution

adequately but ignore the needs and desires of the donor. Perhaps through this research, writers of stewardship material (those who circulate materials asking special support of worthy mission projects) and preachers will be as sensitive to the donor as they are to their cause. To do this, one must know and appreciate the donor; the results in the foregoing chapters gives a glimpse into three donor groups. One thing the results teach is that donors cannot be treated all alike. Presently, fund raising materials and stewardship plans treat donors all alike. Perhaps in the future stewardship educational material will be geared to separate donor groups with an added group, the nondonor. This research is limited to donors. All donor groups had a predisposition towards giving. The research herein is concerned with the degree and generosity of their giving.

It has been generally assumed that small donors are different from moderate donors and certainly much different from large donors. However, the only evidence has been their giving level and not much else.

A number of ministers indicated that they prefer not knowing what members give toward the support of the church's program. They indicated that this information could affect their judgment, making them partisan to some members of the congregation. Some ministers have no idea what their members are contributing to the support of the local congregation and those other ministries to which the local congregation is a conduit. Ministers leave this information in the hands of the laity who keep it confidential. Most arguments for this insulation is that

such information could prove detrimental to their pastoral relationships. Yet, this argument is not consistent, because knowing a member is having emotional problems or involved in an extramarital affair also could color a pastoral relationship. On the other hand, knowing this information could prove extremely beneficial to a minister's pastoral office. Likewise, knowing the giving level of a member could prove equally valuable and pastoral.

Certainly, if ministers are concerned about the growth spiritually of their membership, such growth cannot be separated from what church members do with their income. Growth in stewardship, including stewardship of one's financial resources, is dependent upon knowing the level of stewardship presently practiced by a member. A major thesis presented in the introduction chapter was that a professional minister will experience growth both in the members' spirituality and in dollars contributed when he or she takes a more direct role in raising the money which is given voluntarily.

The following discussion will support this thesis. Ministers of congregations should take a more involved approach in their congregations' financial and stewardship program because it is an important pastoral function and because spiritual and financial growth will result.

Ministers are shown, in the results, to be important role models in giving. If ministers are passive or content to give general treatises on the value of stewardship, individual growth on the part of members of their congregation will probably be

limited. The issue regarding church members' stewardship of their financial resources is integral to their faith and action. An understanding of the small donor and an active commitment on the part of the congregation's pastor well may result in a maturing Christian who is likewise growing in his or her financial support of the congregation's mission.

THE GENEROUS DONOR

A generous donor profile did surface in the research and knowing this generous donor can prove beneficial to the local pastor and those concerned denominationally with stewardship support. The description which follows is not absolute. Deviations abound, as the research indicates, but a general picture of a large or generous donor is a good place for this discussion to start. This profile is limited to this one research project. The subjects were Christian Church (Disciples of Christ) members living on the Pacific Slope. Whether this research has value in other denominations or other regions, for that matter, will be dependent upon subsequent studies.

With the above disclaimer, a generous donor is usually college educated. In fact, the generous or large donor is one who often has some limited post college academics. He is most often a male, between the age of fifty and sixty-four, with an annual family income between \$19,000 and \$27,000. The large donor will most likely be married. An important piece of information, to be discussed later, is that the large donor was

likely born in the Midwest and remained there during his or her formative years. This is important because moderate donors and even more so small donors, had another type of regional birthing experience. The large donor joined a Disciples of Christ congregation, most likely in the Midwest, when he or she was a child. This large donor joined the church in which his or her parents were active. Later, the profile will indicate that large donors were in all probability affected by the generous role modeling of their parents. Therefore, the fact that many large donors in this study joined the same church of their parents is important.

Large donors usually give between \$1,000 and \$3,000 annually to charities with the local congregation receiving the largest share of their benevolence. By and large, generous donors in this study were percentage givers who believed in the precepts of tithing, though they did not always practice its rigors. Large donors, unlike small or moderate donors, supported a wide array of charities, though most of these charities would be church related. This too is an important finding; that is, large donors are not narrow in their giving, supporting one favored charity to the exclusion of others.

Basically, large donors are moderate theologically and Biblically. One of the research's thesis was that large donors would be literal in their theology and interpretation of the Bible; the research indicated otherwise. Personal experience may have colored the perception of a large donor being conservative politically and religiously. The majority of large donors in

this research have moderate or middle of the road views regarding the Bible and theology. They are not fundamentalists who believe in the inerrancy of the Bible and the virgin birth of Christ or liberals who are active in radical social change, but moderates in the belief and practice of their faith. Future studies need to be conducted to determine whether this finding would hold true in other regions and denominations.

Local congregational involvement on the part of large donors is an important aspect of their giving. Large donors enjoy and find great satisfaction in their relationship and involvement with the local congregation. Not only are large donors involved in their congregation's life but they tend to be the decision makers. They hold the offices and have much to say about the future direction the congregation will take. In fund raising parlance, there has always been a direct relationship between involvement with a charity and investment in that charity. The more involved, the greater the financial investment.

A most interesting discovery is that large donors approve of tithing and believe their ministers should be more directly involved in the stewardship program of the local congregation. Sermons should be preached more regularly on the benefits of giving, and specifically, tithing should be lifted up as a goal for the membership to seek. Conversely, small donors would prefer that the minister not take a direct role in the congregation's stewardship program, preach rarely on giving, and ignore tithing altogether.

Regarding the devotional life, a large donor is usually a person who reads his or her Bible regularly and has periodic personal devotions. The large donor attends church regularly. Attendance at church services is higher than small or moderate donors. Not only does the large donor attend church, but he, more often than she, will help lead in the public worship with the minister.

On social and political issues, large donors, for the most part, are moderate. They are neither ultra-conservative or liberal in their political views. A large donor may be more conservative on a specific political or social issue than liberal, but, over-all, they must be classified generally as moderate or as a person not to be found in one or the other extreme but in the middle. When considering a classic conservative issue such as the right to bear arms, it would be unlikely that one would find large donors who are members of the National Rifle Association.

When considering what motivates a large donor to give, it must be understood that large donors are more traditional in their giving than other donor groups. This conclusion might stretch the findings, but it appears that large donors tend to support a more historical ranking of Disciple charities than either moderate or small donors. This could go back to training in their formative years and parental modeling. Future research would be needed to confirm this suspicion. In any case, large donors respond favorably to superior management when they are making their charitable gifts. Large donors are concerned about

investing in enterprises which get the best return on their charitable financial commitments. Good management is not enough to garner the support of the large donor; good fund management must be coupled with genuine need.

For the large donors, superior charitable management is vitally important, but only if that charity is meeting a true need; therefore, personal identification with the charity and its operation is extremely important to the large donor. The more personally involved the donor is with the charity which fulfills the criteria of good management and need, the greater the gift. An additional criterion which is important to the large donor is that the charity be church related. Thus solid management, an authentic need, and the church relatedness of the charity will be important considerations prior to the large donor making a gift. If the large donor has some personal identification with the charity, this will sharply increase the likelihood of a gift. However, once these criteria have been met and the large donor starts making his or her gifts, the charity then has a number of obligations to fulfill, or giving could very well cease. The large donor desires feed-back. Adequate reporting will be necessary to sustain both the interest and the gift of the large donor. Findings indicate that the large donor is interested in results. Gifts will be far from automatic; they must be sustained by reports and these reports should indicate that his or her gift makes a difference. A major donor of a small church related liberal arts college was asked why he supported this school over some larger prestigious university. He answered that

at this school his gift truly made a difference, whereas at a larger university, it would not be that significant.

The large donor is a problem solver. An often repeated phrase given by large donors as a rationale for giving was their desire to solve problems. Charitable giving is a means by which the large donor can solve problems. Solving problems is a big motivator, and stewardship approaches should keep this in mind.

DISCUSSION OF THE THESES

At this point, the discussion will leave the profile of a large donor and discuss the seven theses presented in the introduction of this research. The first thesis stated that generous givers are more likely to be literal in their theology and interpretation of the Bible. The research did not support this thesis. More accurately, the research portrayed large donors as being moderate theologically and Biblically. Far from being literalists, the majority of large donors do not believe in a literal hell. They believe that although the Bible is true, it is not without error, and would support the World Council of Churches to a higher degree than small or moderate donors. Taken together, large donors could not be said to be liberal Christians. A number had problems believing that the Bible has errors, and a few believed that the miracles reported in the Bible actually happened. The evidence more properly points to large donors not being literalists, but certainly not advocates of Biblical criticism in their understanding of the Bible or

theology. Thus, the research will not support this hypothesis.

The second thesis was that generous donors are more likely to be older, over fifty years of age, than moderate or small donors. The evidence supported this thesis. Large donors are older than moderate and small donors. Small donors tend to be the youngest. This could mean that as donors become older, they become more generous, but there is no evidence to support this contention. In fact, it would be a real danger for the church to make such an assumption. Perhaps a few through natural maturation, increased income and fewer expenses, such as the house being paid off and children grown, would be more highly disposed to share a larger portion of their income with a charity as they aged, but the research indicates other factors would have to be present to produce a generous donor than just age. Not only does the research indicate large donors are over fifty, there are more large donors over sixty-five and even over seventy-six than small or moderate donors.

Another reason for age being a factor in generosity could be that these donors have experienced generous role models and more emphasis on stewardship in their formative years, and no such emphasis has been part of the younger generation's experience. To verify this possible explanation, personal interviews with large donors would be necessary.

Role models was the subject of the third thesis which reads, "Generous donors are more likely to have been influenced by generous role models." The three groups that large donors list as being influential in setting their giving standards are

parents, spouses and ministers. Earlier in this chapter, it was noted that large donors as children joined a Disciple congregation where his or her parents were members. It would appear from this evidence that parents have provided strong role models to large donors, and it is likely that large donors are modeling the generosity of their parents. Spouses were another generous model which affected the large donor positively; however, it is more likely that spouses acted more as reinforcers than models to large donors. Parents provided the model and spouses reinforced this prior attitude. To be sure, in some instances spouses would be models like ministers. But, ministers who were generous to large donors in their formative years could be powerful models to emulate, whereas ministers relating to the adult generous giver might be more reinforcers than models.

From the three sources in the survey, it would appear that parents were significant models to large donors. The generosity of these parents fostered a like generosity on the part of these donors when they came into adulthood. In actuality, however, all that can be said at this point is that parents are one of three possible models named by large donors. Further research is necessary before conclusive statements can be made regarding the depth and kind of influence provided by the stated models.

The fourth thesis stated that large or generous donors support charities other than the local congregation to a higher degree than moderate or small donors. The results support the above thesis. Large donors by their 1983 charitable

contributions and how they chose to distribute a hypothetical \$2,000 show themselves to be supporters of other charitable causes and to a much higher degree than small or moderate donors. This is a distinctive sign of a large donor in the life of a congregation; he or she will not solely and narrowly support just the work of the local congregation. A large donor has wider interests than both moderate and small donors. What this also says is that though a generous donor, supports other charities, he or she will not do so at the expense of the local congregation.

Another thesis was that generous donors will be found to be more active and involved in church and community organizations than moderate or small donors. Again, the results supported this thesis. For instance, while small donors attended church worship services on the average of three times a month, as did moderate donors, large donors attended four times. Involvement of large donors was also higher than small and moderate donors. Thus, generous donors are more likely to be regular in their church attendance and more involved in church and community organizations than small or moderate donors. Large donors are leaders both in community and church. They tend to take an active role and enjoy their participation. Large donors rate themselves as receiving a high degree of satisfaction from their involvements.

Generous donors will be found to be more regular and traditional in their religious practices was the sixth thesis. Finding the needed evidence for church involvement and activity

is much easier than stating a case for large donors being regular in their religious practices. First, one must determine what is regular and traditional. Nevertheless, evidence points to generous or large donors being more regular and traditional in their religious practices than small or moderate donors. For instance, large donors are more likely to read their Bibles on a regular basis than moderate and small donors. Also, large donors will have personal devotions on a more timely basis than small or moderate donors. However, if one is to make viewing an evangelist on the electronic media a religious practice or saying grace regularly at mealtime, then large donors could not be construed as regular in their religious practices. Even so, with these exceptions noted, it appears that the evidence supports this sixth thesis. Future research may well confirm that not only are large donors traditional in their practices but they are traditionally Disciple in their theology and patterns of giving.

The last proposed thesis was that generous givers will be more motivated by external effects than internal. The evidence was mixed. Large donors were affected by both external and internal motivations. It is true that large donors did not give out of fear, but they did give to feel good. They made contributions to the church also to set an example, not to appear selfish and to help others. They would not give to assuage any sort of guilt or to receive a special blessing. However, they would make a gift to show others that they were good church members.

Of the eight hypotheses presented in the introduction,

six were basically supported. Further research is necessary to determine whether or not these same theses could be supported in a variety of geographical regions and whether or not these findings are transferable to other mainline denominations. The evidence supports fairly well the contention that large donors were influenced by generous role models. How they were influenced is unclear. Supportive research through interviews of large donors could be one way to verify the thesis.

At this point, it is known that generous models had some impact on large donors but to what degree and how they acted is unknown. Since all donor groups placed parents high in setting their standard of giving, it is imperative that future research dig deeper into the importance of parents in setting living standards. One can only surmise that parents of large donors were more generous, since all donor groups listed parents. Future research could resolve this issue.

Pieces of the puzzle seem to point favorably to greater participation on the part of the professional minister in producing generous donors. Now, if only God can make a generous donor, then it is wise that the professional minister stay clear of the process. But, if generosity can be learned then professional ministers should be involved. The ministry can give attention to some of the real concerns that large donors lift regarding their criteria for giving.

Some fund raisers would make a case for not spending very much energy on small donors. Experience has taught these professionals that small donors are the most difficult to

upgrade.¹ This would be extremely difficult for the professional minister and church to do, even if it were true. Difficult or not, the professional minister should be aware of general research in the area. Most research supports the contention that small donors are likely to remain small donors. On the other hand, moderate and large donors can be upgraded. Therefore, from a purely fund raising posture, professional ministers should spend more of their energy with moderate and large donors. Perhaps this is why so many ministers do not want to know what a specific member gives to the support of the church. They desire to serve the entire membership regardless of the degree of support given.

This noble ideal perhaps can be tempered. Since the research indicates that giving patterns are sometime set in the formative years, then an educational program which places persons in contact with generous role models could prove beneficial both to the individual member and the institution. Another congregational research model would be to design a program which puts generous donors in dialogue with small donors. Most approaches on stewardship are abstract and distant for small donors. Small donors must first be convinced of the benefits of giving. Tracts, stewardship messages and sermons, and special day leaflets will not convince the small donor, but personal cultivation by a large donor might. Cultivation is long term.

¹W. David and Sharon A. Barnes, Meeting Today's Fund Raising Challenges, (Roseville, CA: Barnes Associates, 1982) 8.

Since parents seem to be so important in creating generous donors, more attention should be given to this group in any stewardship program. The program for parents should be focused on bringing up the children and how values are transmitted. Modeling generous behavior should be a vital component of the program, allowing for the practice of generosity by both parent and children.

In comparing two periods of Church history with this present study, the Medieval church person, the rich philanthropist of the early twentieth century and the donors of this study all valued the institutional Church.

Personal salvation was a strong motivator for making gifts for the medieval church person. The small donor in this study equally values personal salvation but generous giving to the institutional Church is not viewed as the means to personal salvation. Large donors unlike his or her Medieval counterparts seem to be more interested in the benefits of the gift to society rather than saving ones soul through making a charitable gift.

When comparing rich Disciples of Christ philanthropists of the early twentieth century in the Pacific Slope to present donors represented in this study, we find that both were active and involved in their Church. They were also connected to the decision making process. But unlike the rich philanthropist, the large donors in this study do not seem to be in a position to carry out charitable works individually. They could do so collectively. The large donor in this study gave an annual gift between a \$1,000 to \$3,000, and not a gift in the six figures or

in excess of a million dollars which was the practice of rich Disciples of Christ philanthropists in the early years of this century. Therefore, large donors in this study must rely on the collective generosity of like minded persons in reaching their goals and the consent of other committed donors.

Chapter 10

IMPLICATIONS OF RESULTS FOR THE PROFESSIONAL MINISTRY

Stewardship education as practiced in many Disciple congregations is broad and unsegmented, meaning it targets materials and strategies to one audience. Except for developmental differences related to age, stewardship is presented as a Christian principle to be practiced by the membership. The member certainly receives benefits for contributing; mainly, that benefit of knowing oneself to be a good steward. The most obvious beneficiary is the institution itself.

Educational and promotional material tend to treat potential donors alike. No distinctions are drawn between types of donors. The church promotes an ethos which lifts up the uniqueness of each individual, except when it comes to funding its mission.

Most mainline Protestant bodies depersonalize their outreach causes. This practice started in the early 1960's. The rationale for such a move was to separate the merits of the venture from those persons (missionaries, agency directors, etc.) engaged in those enterprises. The hierarchy viewed this identification with persons (missionaries and other personnel who did hands on work with the so-called recipients of the church's benefice) as suspect; first, the identification blurred the value

of the missionary undertaking; secondly, allegiances to personalities rather than to the mission itself was feared. There was ample justification for these fears. Unfortunately, this fear ignored the need of many donors to have a personal relationship with those who did the caring rather than an institutional relationship. In an attempt to foster "mature" giving habits on the part of the general church membership, large numbers of donors and potential donors were disenfranchised.

The personalization of the church's mission is slowly returning after nearly twenty years. Starting first by local ministers who had to develop their own material and foster and nurture personal relationships with representatives of denominationally sponsored ministries outside the local church and community organizations. One pastor recognizing this human need, began ten years ago to lift up representatives of church related agencies supported by the denominational unified fund in the pastoral prayer. This became a common practice and provided for a two-way spiritual experience. Members of the congregation became aware of a variety of outreach enterprises sponsored by the denomination and sustained by congregational support through this personalization; representatives of these agencies in turn became emotionally tied to the congregation because of this personalization.

The above historical dilemma is but one example where the needs of the donor or prospective donor is ignored in preference of some idealized concept of mission or Christian maturity. Even though the church often states that it will start where a person

is rather than where he or she should be, in too many denominational policies the opposite holds true.

Most promotional material produced by the Disciples of Christ either assumes a superior model of Christian stewardship or ignores the object of the promotion altogether, preferring to focus on the needs of the institution. The peril of such an approach is to foster the irrefutable law that twenty percent of the membership of a given congregation give eighty percent of the budget.

This is illustrated in the eight special day offerings fostered by the Disciples of Christ to fund a major portion of its ministries outside the local congregation. At one time, these offerings went directly to the specified projects lifted up in the special day offerings, such as older adults, retired ministers needing relief, world missions, higher education, etc. Now these special ministries are used strictly for promotional purposes with all receiving an agreed percentage from the total special day offerings. The only exceptions are two offerings, with one going to Church World Service and the other to "Reconciliation" ministries.

The material provided by the denomination has seemingly only one audience in mind. That audience has to be the twenty or less percent of any given congregation. This would be denied. However, the results would bear out in most cases that an elite core of stewards are responding to this nonsegmented and broad appeal designed by the fund raising arm of the denomination. The other eighty to ninety percent of the congregation is ignoring

this opportunity in most cases. One minister stated that when he examined the giving records of those who supported the unified local budget, it seemed to be the same people who supported the special day offerings. This minister went on to say that when the congregation set a new and higher goal for a special day offering and when that goal was exceeded, the success was not due to new donors but the same few donors doing more.

Interestingly, the Christian Church (Disciples of Christ) is celebrating the jubilee year of the founding of its fund raising conduit, and desires to more than double its giving to Basic Mission Finance by 1988. Basic Mission Finance is the fund to which local congregations deposit outreach dollars. If promotion and marketing fails to change, then it will be expected that the lion share of these dollars will be raised by those very few faithful stewards.

Rather than expecting more dollars from a diminishing group of donors, stewardship and promotion should be segmented. Appropriate marketing research should be practiced which delineates a wider spectrum of donors. Donors should not be treated the same. Approaches should be as varied as the donors. Appeals should be segmented to different giving markets. Church small donors are presently being ignored as a market. Some authorities, in the field of fund raising with nonprofits, recommend cutting this less productive segment of the market. To the nonprofits' credit, this decision is usually made consciously; on the other hand, the church usually neglects this segment of the market, the small and moderate donor, by default.

In stewardship education and promotional material, the needs of the institution or agency of the church are well defined; however, the person expected to respond to the material or appeal is unknown. Since the material is so broad those who do respond are the top ten percent of donors in a given congregation. A balance is needed to assure broader participation on the part of the whole church to its mission, and this could be remedied in part by market studies and segmenting the appeals to a variety of donor groups in the life of the congregations.

Specific recommendations are difficult without market research on the three donor groups. In that regard, the denomination should set aside a percentage of their fund raising and/or stewardship education budget for this purpose. Since eighteen universities and colleges are affiliated with the denomination, grants to these related institutions of higher education may prove to be the most economical way of generating this research.

The most simple method for tailoring promotions to the donor could be employed by writers by visualizing the donor as well as the need when creating promotional material. This is no easy task, for the institutional need usually in practice takes precedence over the donor's needs. Writers and executives should brainstorm on how material in its developmental stage will be accepted by different donor groups. They might, for example, appeal to carrying on the traditions of the Church in supporting a particular cause, especially if addressing large donors who

seem to be attracted to such continuity according to the present research. Another approach would be to test different material with specific donor groups before mass distributing. This adds to the cost. Yet this is a reasonable approach for adding to the donor base. However, if the denomination is only interested in raising more dollars from a shrinking donor group, then money spent in this fashion would have no appeal.

Another approach which has difficulties on a local congregational basis is telemarketing. Many nonprofits use this device for what they call donor acquisition. The denomination could prepare material and training devices for use in local congregations. The world outreach department of the local congregation using these materials could recruit volunteers who would be trained in the art of telemarketing. Utilizing telephone lines at the congregational location or at a real estate office (provided by a member of the congregation), telephone volunteers would call small and moderate donors with a personal solicitation. The gift level request could be modest; for the purpose, at this point, is to start a pattern of giving to a cause of the local congregation and not to raise a specific amount of dollars. Statistics should be collected on the number of telephone calls and responses (number of small or moderate members contributing to the outreach cause and individual pledges). Most Church financial promotions are reliant on the print medium for success or failure. When potential donors have neither the time or inclination to read, a telemarketing process may be the best way to get their attention plus a gift.

Information about the need is transmitted, but more importantly the prospective donor is treated as an individual. Equally valuable is information gathered by the volunteer during the conversation. This information can be incorporated into future telemarketing programs or used to enhance the stewardship program of both the local congregation and denomination.

A plan which has merit but involves much time and volunteer energy would be to interview a select group of small and moderate donors regarding a special project or in the Disciples of Christ setting a forthcoming Special Days Offering. Questions would be designed to elicit their concerns and knowledge of the specific outreach cause to be promoted throughout the life of the congregation. The caller or team of callers would then write a personal note with the Special Day Offering envelope enclosed. Such a plan could be evaluated by comparing the test group with other small and moderate donors (number of donors to the project and amount contributed) which received no special visitation. Also the committee in charge of this stewardship project would monitor future Special Day Offerings to see whether or not there was carryover from this initial visit and how many special offerings, if any, carried over.

Pairing large donor with small donors of similar economic class and other similar characteristics in a congregation could prove to be a fruitful approach. This could be carried out initially as a learning experiment. Since modelling seems to be such a powerful determinant in molding good stewards, finding the

right educational model through experimentation could prove beneficial to the funding of congregational programs in the future. Obviously natural pairing in the life of the congregation is preferable; but since these pairings are usually left to chance, a short-term experiment (six months) using trained large donors may break new ground in moving donors from one giving level to the next. An ingredient of this pairing experiment would be the honest sharing of the large donor's rationale for supporting the local congregation financially at his or her level with the small or moderate donor. A large donor would be asked to paired with only one other small or moderate donor. Specifically, the volunteer large donor would share his or her intention of giving a certain amount to a Special Day Offering and the reason he or she was supporting this outreach offering. After six months, the success of the experiment would be measured by examining the Special Day offering response. The quantitative measurement would be the number of small or moderate donors in the test added to the Special Day offerings and any increases in gift levels. Obviously, other positive indicators would be renewed interest in the life of the congregation by greater involvement in programs, etc.

Programs involving parents as giving models also should be part of the congregation's stewardship education. This point is developed at length later on in the chapter.

Inhibitions regarding the confidentiality of donor practices needs to be reexamined. The church and its ministry has been victimized by a Victorian attitude with regard to money.

Money is a private matter.¹ The fewer people who know the giving patterns of church members the better. Elaborate precautions are fabricated to protect the anonymity of the donor and more importantly the extent of the donor's support of the local church and its outreach ministries. This attitude is so pervasive and wide-spread that ministers of local congregations have no idea what members give and count their ignorance as a mark of their office.

This attitude on the part of local ministers confirms and reinforces the privatism of money. Something strange takes place in congregations where privatism is fostered with regard to ones resources, stewardship is talked about in a vacuum. Stewardship is addressed in the abstract. Stewardship becomes an anomaly.

Stewardship rests on the principle that what one possesses is not his or hers but God's. Since this is the case, the steward has a social responsibility to care for what has been entrusted to his or her keeping. Stewardship is a social trust and not a private matter. One's stewardship is not a private or personal issue but a social responsibility. Yet, in the life of most congregations, the actions of the leadership including that of the minister betray the institutional church's rhetoric.

Coupled with the privatism of money is the stewardship concept that all we possess belongs to God. This may make sense

¹Max Stackhouse, "Towards a Stewardship Ethic," in Nordan Murphy, ed., Teaching and Preaching Stewardship (New York: Commission on Stewardship, National Council of the Churches of Christ in the U.S.A., 1985) 89.

to the worshipper standing before the offering plate on Sunday morning giving weak assent. But, the realities of Monday morning brush this symbolism of not owning anything to the far corners of the worshipper's mind. This dichotomy is difficult for the average worshipper trying to determine his or her stewardship. "Ownership is not contrary to stewardship," says Dan Rhoades, "but a fundamental basis for its practice."² Rhoades is not advocating the acceptance of a simple civil religion concept of ownership. Rather ownership has everything to do with responsibility. To counteract the classical thought that all property belongs to God, which sets up a master-servant model, a joint-heirs theology is advocated which allows for the obvious, that is, we own and accumulate wealth.³ The worshipper owns property, in fact that is the basis of his or her accountability. The difference is illustrated by the parable of the Prodigal Son. Rhoades writes, ". . .the pattern for joint-heirs is liberality, justice, participation, solidarity, and sustainability, the prodigal pattern is private appropriation and accumulation, oppression, hierarchy, elitism and waste."⁴

A minister rethinking his involvement in the financial realities of the congregation found it virtually impossible to find out what members were giving. The internal system of checks to guard against intrusion built up over the decades and

²Dan Rhoades, "Stewardship: The Steward as Joint-Heir," Impact 13 (1984) 15.

³Dan Rhoades, "Stewardship: From Servants/Slaves to Joint-Heirs," Impact 13 (1984) 6.

⁴Ibid., 13.

cherished by the membership excluded the pastor. The privatism of money was deeply ingrained in the congregation. Confidentiality of a member's giving record was sanctum sanctorum.

Not only have ministers been conditioned to avoid this sensitive and private area, which means that it is easier for ministers to inquire about a member's sex life than to discuss his or her giving habits; ministers are confronted with a subtle conspiracy which is systemic.

Ministers are trapped by their own acceptance of the privatism of money. Therefore, to bring about a healthier and more inclusive stewardship program which is sensitive to giving differentials and varied needs of classes of donors, stewardship must be treated as a social process. Thus, ministers must begin to question this popular concept of confidentiality.

When this takes place, different classes of donors, such as small, moderate and large, can be approached differently for the purpose of enlarging significantly the percentage of support which undergirds the mission of the church.

Ministers need to know. There needs to be high involvement in not only stewardship education but the results of such education. Measurement should not consist solely in whether or not the local congregation reached or exceeded its budget, but what has happened to individual donors. The yardstick is not some arbitrary rule such as tithing, though some identifiable goal is often important especially for smaller donors, but where is the quantitative response to being gifted and loved by the

Creator. A spirit of generosity and liberality which is an appropriate response to God's love can be quantified.

Preconceptions abound regarding donors. Ignorance tends to produce perverse stereotypes of donors. The quickest way to shatter stereotypes is for ministers to know their donors as donors. Ministers know their membership in so many other ways why not as donors? Some ministers are wary of such knowledge preferring the bliss of ignorance. This is a dangerous practice which has dire consequences for their membership. It is like a doctor prescribing a treatment or medication without even taking the pulse of the patient. Because of the minister's desire to avoid pain, growth is stifled and erroneous information is fostered. By knowing the membership as donors, ministers can develop stewardship plans which meet donors' specific needs. They can also respond to direct issues and develop creative alternatives to the financial approach which treats each member the same.

Some popular stereotypes of donors were brought into question by this study. Others were confirmed by the study. The study points out that so little is known about donors. Therefore, ministers should call on their denominational bodies to do continuous research. Large sums of money are spent in the pursuit of raising funds locally, regionally and nationally. Without market research much of these promotional dollars are wasted. The bottom line seems to be whether an increase in dollars has been experienced overall rather than whether a segment of the church, such as small donors, have increased their

giving and why or why not. This approach could be characterized as callous, because, seemingly, the congregation, conference or region, and the denomination care only about dollars and not donors.

Stewardship is an expression of values. The bottom line is important. Increased dollar support for local, regional, national and international church related causes is important. But the church's business has something to do with reinforcing eternal values. Anonymity seems to be a strange way to go about fostering values. If giving is anonymous, how is it transmitted?

The study indicates that large donors are older. Should the church have a strategy to replace these generous donors in the next generation? All donors were affected by their parents positively, though in a segmented fashion. Modelling seems to be a powerful force in producing prosocial behavior. However, this powerful source is bottled up by anonymity and corked tight by privacy. Coupled with this, if the study has any validity, the church and the church school has had little effect on eliciting generous behavior. Though ministers are named as important factors in producing a spirit of generosity, church school teachers are not so named nor any other operative in the life of the church. For the sake of stewardship and the value of generosity, ministers need to uncork the bottle and let flow the witness of generous models.

A recent movement has emerged called Parenting for Peace and Justice. Perhaps the local congregation should institute a program called "Parenting for Stewardship." If parents are such

powerful models, then they must be prepared to fulfill adequately this important task.

Parents need to be supplemented by other generous role models in the life of the church. This is a personal approach which breaks the privatism of money and lifts the social good of generosity. Such an approach can make an indelible imprint on donors, small and moderate, and the minister is the key.

The profile provided in this project on the generous donor can prove truly beneficial to the local minister. A number of predispositions concerning generous donors were shown to be unreliable. One reader, a minister of a Newport Beach congregation, was pleased to discover that generous donors, according to him, are more theologically adventuresome than he had previously believed.

An opportunity not available to many other professions but to ministers is that of reflection. Ministers have both the opportunity and the disposition for serious reflection. Hopefully, the findings of this one study will prompt this needed reflection, particularly as to generous donors. From this reflection new pastoral approaches will develop, which are more in tune with the actual situation rather than erroneous stereotypes, and new techniques will come to the fore which will be helpful in improving the stewardship of small and moderate donors.

Both local ministers and denominational executives will approach stewardship more appropriately through the needs of the donors and prospective donors rather than the needs of the

institution. This will only be possible when the member/donor is considered first. This research is a beginning. Perhaps later research will begin to focus more on the member/donor and less on the needs of the institution or cause, no matter how worthy and important the needs of the institutional church continue to be and how important and apparent the issues the church points to as mission.

Most important donors/members of local congregations who are generous do not give away their money. As James Gregory Lord says, "They don't want to feel that they are 'giving away' their money. They want to feel that they are investing it in something they care about--something that offers them a return on their investment."⁵

⁵James Gregory Lord, Philanthropy and Marketing (Cleveland: Third Sector Press, 1981) 19.

Chapter 11

SUMMARY

Much has already been summarized in the previous two chapters; this closing chapter underlines the major findings which the professional minister may find helpful in strengthening the stewardship of individual members.

First, a profile of a large or generous donor did come into focus through the survey instrument. In the body of the result chapters is found material making up profiles for small and moderate donors. Future research will be helpful in validating these profiles. Nevertheless, these findings are important because stewardship emphases have often ignored the donor in quest of charitable dollars. The individual church member as donor has been obscure. Professional ministers have, with ease, dealt with a variety of member roles. Where appropriate, ministers have been able to deal effectively and sensitively with members as parents, elders, employees or employers, spouses, students, females and males and so on. Likewise, the professional minister needs to work effectively and sensitively with members as donors. Members as donors have distinct characteristics. Church members are not all alike in any other way, and they cannot or should not be treated as one entity when it comes to soliciting or eliciting their support financially for the work and mission of the institutional church.

Donor profiles exist, and they show distinct differences between giving levels, thus it is important that donors be treated differently according to those profiles and giving levels. In other words, what appeals to a generous donor may have no impact or validity for a small donor. Thus, local leaders and denominational staffs must learn to segment educational material and promotional material to more than one assumed audience. More than that, professional ministers must break-out of their self-imposed bondage regarding the inviolability and confidentiality of individual giving records. This bondage promotes the privatism of money and works against the primary purpose of increasing stewardship on the part of the individual member, which is not a private matter but a social obligation.

Coupled with knowing individual members as donors, professional ministers must have greater involvement in the fund raising process. They are not disinterested parties. Each has a vital stake in the economic health and viability of the institution from which they receive their livelihood. Tentative findings point to a greater involvement being highly productive. That is, ministers are a powerful agent in the process of making generous donors. Evidence tends to point to a greater awareness of stewardship and deeper financial commitment to the local church where the minister was more direct. This influence or power seems to be too little used. Sometimes in fund raising, the donor simply needs to be asked. Because the prospective donor has been asked, he or she can be ready to respond, but has

no idea what is an appropriate response. In many instances, the only person who can help the member appropriately respond is the minister. This is particularly true if the minister knows that individual member as a donor.

Finally, modelling is a vital ingredient in developing generous donors in the life of the church. Generous donors in this study were most likely to have been influenced by generous role models. These role models were parents, spouses and ministers. Generosity in these cases was not necessarily tied to dollars contributed but rather to a spirit of generosity which also encompassed dollars. In other words, it was not the behavior, observing a minister contribute large amounts of money to the work of the church, which influenced large or generous donors to be likewise liberal in their financial support of the church; a generous spirit in all aspects of life was necessary, one of which was a generous financial spirit.

Generous role models need to be utilized throughout the church starting with small children. Teachers need to examine their spirit of generosity, for the research indicates that teachers were not seen as generous role models. Perhaps educational programs in the local church should utilize generous role models to supplement classroom teachers. In any event, exposure to such models appears to be limited and must be increased.

The Church is blessed to have so many generous donors. The research herein indicates that these donors have certain characteristics. The same is true of small and moderate donors,

and the professional ministry and denominational staffs vested with promotional responsibilities should be attentive of these characteristics. Materials and approaches should be developed according to the needs of the donor. The needs of the church which are certainly critical, vital and necessary should never take precedence over the needs of the donor. An emphasis solely on institutional needs tends to promote a faceless and nameless donor expected to meet those needs. The church that takes the donor out of obscurity and begins to treat that member as a donor with specific needs and characteristics will add to the number of generous donors who will eagerly support the church's mission.

One of the fruits of the spirit as listed in the Galatian letter¹ is goodness. Only two persons were called good in the New Testament. Both of these men were generous. The first was Joseph of Arimathea,² the rich man who provided the tomb for the body of Jesus. Legend also indicates that he was a generous benefactor to the early church. The other was Barnabas of Antioch,³ considered to be a man of means, for he gave the church a generous gift of the proceeds from the sale of his land. It is interesting that the two men so honored in the New Testament were generous in spirit and purse.

¹Gal. 5:22-23.

²Lk. 23:50.

³Acts 11:24.

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APPENDIX

MARITAL STATUS married____ single____ widow/er____
 divorced____

BIRTHPLACE Calif.____ Midwest____ East____ So. East____ West____
 No. East____ So. West____ No. West____ South____

CHURCH MEMBER ____ as a child ____ as an adult

PRIOR DENOMINATIONAL AFFILIATION Different____ Same____

PARENTS' DENOMINATIONAL AFFILIATION Same as me____ Different from me____

TOTAL CHARITABLE GIVING IN 1983 \$ _____

Approximate percentage breakdown:

Local Congregation	_____ %	Hospital	_____ %
Denominational organs.	_____	Higher Education	_____
(example, All Peoples)	_____	Arts	_____
Youth, community	_____	International	_____
(Girl Scouts, YMCA)	_____	(example, Crop	_____
		Heifer project)	_____
Health organ	_____	Other	_____
(ex., Heart Assn)	_____	Other	_____

Total giving in 1983 larger____ or smaller____ than in 1982?

The following is a series of statements that you can respond in four ways: you can (1) STRONGLY AGREE, (2) AGREE, (3) DISAGREE or (4) STRONGLY DISAGREE. Please circle only one after each statement.

- | | | | | |
|---|---|---|---|---|
| 1. I believe that God revealed himself to man
in Jesus Christ. | 1 | 2 | 3 | 4 |
| 2. I believe there is a literal Hell. | 1 | 2 | 3 | 4 |
| 3. I believe the miracles in the Bible really happened. | 1 | 2 | 3 | 4 |
| 4. I believe in eternal life. | 1 | 2 | 3 | 4 |
| 5. I believe the Bible is without error. | 1 | 2 | 3 | 4 |
| 6. I enjoy working and being involved in the activities
of the Church | 1 | 2 | 3 | 4 |
| 7. Church activities (meetings, committee work, etc)
are a major source of satisfaction in my life. | 1 | 2 | 3 | 4 |
| 8. I keep pretty well informed about my congregation
and have some influence on its decisions. | 1 | 2 | 3 | 4 |
| 9. I try hard to carry my religion over into all my
other dealings in life. | 1 | 2 | 3 | 4 |
| 10. It is part of one's patriotic duty to worship in
the church of my choice. | 1 | 2 | 3 | 4 |
| 11. Church membership has helped me to meet the right
kind of people. | 1 | 2 | 3 | 4 |
| 12. My religious beliefs are what really lie behind my
whole approach to life. | 1 | 2 | 3 | 4 |
| 13. The minister should preach regularly on stewardship. | 1 | 2 | 3 | 4 |
| 14. The church should emphasize tithing
(giving ten percent of ones income) as a Christian
principle. | 1 | 2 | 3 | 4 |

- (Please check appropriate column) ☐ Regularly ☐ fairly ☐ occasionally ☐ seldom or never ☐
1. I read my Bible ☐ ☐ ☐ ☐
2. I view religious television programs ☐ ☐ ☐ ☐
3. I have personal devotions ☐ ☐ ☐ ☐
4. I practice table grace ☐ ☐ ☐ ☐
5. I lead in public worship ☐ ☐ ☐ ☐

I attend church four times three times two times one time or less than once a month .

The following are issues which you can indicate are EXTREMELY IMPORTANT to you, IMPORTANT, FAIRLY IMPORTANT or NOT IMPORTANT at all. Please check appropriate column.

- | | <input type="checkbox"/> extremely <input type="checkbox"/> important | <input type="checkbox"/> fairly <input type="checkbox"/> not important |
|-----------------------------|---|--|
| | <input type="checkbox"/> important <input type="checkbox"/> | <input type="checkbox"/> important <input type="checkbox"/> |
| 1. Peace | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 2. Human rights | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 3. The economy | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 4. Hunger | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 5. Drugs | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 6. Right to bear Arms | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 7. Disarmament | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 8. Crime | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 9. Abortion | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 10. Poverty | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |

The following have been influential in setting my giving standards:
(Please check the appropriate column for each item)

- | | <input type="checkbox"/> extremely <input type="checkbox"/> important | <input type="checkbox"/> fairly <input type="checkbox"/> not important |
|--------------------------------------|---|--|
| | <input type="checkbox"/> important <input type="checkbox"/> | <input type="checkbox"/> important <input type="checkbox"/> |
| 1. Parents | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 2. Friends | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 3. Spouse | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 4. Sunday School Teacher | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 5. Minister | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 6. Peers | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 7. Elder | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 8. Sermons | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 9. Stewardship Books or tracts | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| 10. Other (Name Type) | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |

Circle the number above which represents the most generous in your experience

Please circle the number which corresponds to your feeling of agreement with each statement. (1) STRONGLY AGREE, (2) AGREE, (3) DISAGREE, (4) STRONGLY DISAGREE.

- | | | | | |
|---|---|---|---|---|
| 1. I give because of the fear of punishment | 1 | 2 | 3 | 4 |
| 2. I give because it makes me feel good | 1 | 2 | 3 | 4 |
| 3. I give because it makes me feel like I am
doing something important | 1 | 2 | 3 | 4 |
| 4. I give because I feel guilty if I don't | 1 | 2 | 3 | 4 |
| 5. Giving is doing my fair share | 1 | 2 | 3 | 4 |
| 6. Giving is being a good church member | 1 | 2 | 3 | 4 |
| 7. Giving is an obligation | 1 | 2 | 3 | 4 |
| 8. God expects me to give | 1 | 2 | 3 | 4 |
| 9. Giving is rewarding to me personally | 1 | 2 | 3 | 4 |
| 10. Giving is a way to help others | 1 | 2 | 3 | 4 |
| 11. I give because I will receive a blessing | 1 | 2 | 3 | 4 |
| 12. I give because the Bible says I should | 1 | 2 | 3 | 4 |
| 13. I give because others do | 1 | 2 | 3 | 4 |
| 14. I give to set an example | 1 | 2 | 3 | 4 |
| 15. I give so as not to be selfish | 1 | 2 | 3 | 4 |

Please check all the appropriate church involvements for the last three years.

Elder ____ Deacon ____ Board Chairperson ____ Committee ____ Choir ____ Board
 Member ____ Sunday School Teacher ____ Youth Sponsor ____ Committee Chm ____
 attend a SS Class ____ Inter-Church event ____ Regional Boards or Committees ____
 National Church Boards or Committees ____ Fellowship Group (CWF/CMF) ____
 Attended a Retreat ____ Diaconate ____ Other ____ Other ____
 Other ____

You have come up with an extra \$2,000. You can keep all of it yourself or give it to a charity or spread it over more than one charity listed below. In dollar amounts show what you would do with the money.

- | | | | |
|-----------------------------------|---------|-----------------------------------|---------|
| 1. T.V. Evangelist | \$ ____ | 2. Rescue Mission | \$ ____ |
| 3. United Way Agency | \$ ____ | 4. Camper Scholarship
(Church) | \$ ____ |
| 5. Your Church Sunday
Offering | \$ ____ | 6. Inner City Youth
Program | \$ ____ |
| 7. International Relief | \$ ____ | 8. Bibles to Chile | \$ ____ |
| 9. A Church College | \$ ____ | 10. World Council
Churches | \$ ____ |
| 11. Your self | | \$ ____ | |

The following are open-ended questions.

1. What is your earliest memory of personal giving and in what setting were you?

2. What is your number one criteria in making a gift to charity?

3. What would motivate you the most to increase your giving?

5. What or who influenced you the most regarding your standard of giving?

This was long and I appreciate you taking the time to fill out this form. Please return by the enclosed envelope to Vernon D. Ummel, 5995 E. Calle Principia, Anaheim Hills, Ca 92807. THANK YOU.

APPENDIX B

LETTER TO PASTORS REQUESTING THEIR PARTICIPATION IN PROJECT

March 19, 1984

01
02
03
04

Dear 05:

I am requesting your help in the completion of my Doctor of Ministry degree at the School of Theology, Claremont. My classwork is done. All that remains is my project.

My project involves the use of a survey instrument. This instrument will be utilized to gather data on charitable giving. It is the purpose of the project to identify factors which lead to generosity. Some of the problems to be addressed are as follows:

1. Is it possible to determine in a given environment (Protestant congregation) what persons will most likely give and, more importantly which of these persons will give generously to the support of the local congregation's programs and be financially responsive to other charitable causes?

2. What are the determinants that lead to financial generosity?

3. Do significant models act as determinants in producing financial generosity in others?

4. What educational materials and methods will prove the most effective in producing greater altruism and generosity?

5. Can financial generosity toward charitable causes be learned, and if so, what would be the preferable approach to teaching generosity?

A number of hypotheses will be tested by the survey instrument. It is hoped that the findings will be helpful to you and our denomination. Dr. Art Detamore, President of Church Finance Council, has already written requesting the results of my

research.

Basically, you are being asked to identify three types of donors in your congregation (small, moderate and large) who will be mailed a survey instrument. If you consent to help, I will mail you the appropriate guidelines on how to select the thirty donors, ten each of small, moderate and large, from your congregation and how to code each person selected.

A coding approach will be used to safeguard the identity of the donors you select. The code will tell me whether the person is a small, moderate or large donor. The code also will tell me the sex, education and age of the donor. At no time will I ever have in my possession the names of the donors you have provided.

When I receive the code list, I will then return by mail a packet of material which will include the thirty survey instruments, mailers with postage, along with return addressed envelopes with postage.

I would like the thirty persons to receive the survey instruments soon after April 15th, as possible, to increase reliability of information. Deadlines will be used to increase returns.

The survey instrument was tested in the Spring of 1983 and reworked in the Fall of the same year.

The results of this research will be shared with you in the Spring of 1985.

Please utilize the postcard to indicate your response to my request. Your assistance is vitally important to this study and the completion of my project; therefore, I truly hope that you'll respond favorably.

Sincerely,

Vernon D. Ummel
5995 E. Calle Principia
Anahiem Hills, CA 92807
714/974-8759 (home)
818/285-3197 (office)

P.S. If you have any questions, please call collect either at my work or home phone.